

Scrap Book

NextGen Affordable housing

Michael Prakash

23/06/2010

Scrap Book

This is scrapbook is a composition of all research and development works completed by Michael Prakash. It consists of a variety of research mediums such newspaper clippings, publications, books and precedents to set the foundations of my “NextGen” Affordable Housing proposal.

News Clippings

Resources:

- The Australian
- SMH
- Daily Telegraph
- MX
- Sunday Age
- Sunday Herald

"Dark Age Over In Minto"

Daily Telegraph - Tues. March 23rd 2010

14 | news

tuesday, march 23, 2010 | dailytelegraph.com.au



Dark age over in Minto

Vikki Campion
Urban Affairs and Property

THE maze of dark, forbidding alleys running between 2m fences is gone.

Ugly box dwellings are falling under the wrecker's ball, replaced by discreetly "salt and peppered" public housing, indistinguishable from privately owned homes.

After 40 years as a slum, the derelict public housing that made Minto, in Sydney's southwest, synonymous with welfare, poverty and hardship is being razed and replaced with prime real estate.

First-home buyers are flocking to the suburb, camping out to buy land-and-house packages for as little as \$120,000. Now the Government plans to follow suit across western Sydney, tearing down troubled estates.

Housing Minister David Borger said Bonnyrigg, in Sydney's southwest, was next in line to become a "bright, fresh housing estate".

Councils are discussing the same fate for Airds and Claymore.

"We do want to do this more. The idea is the same in the end — a mix of owners, renters and public housing for the right balance for a stable neighbourhood," Mr Borger said.

"It is not fair on anyone to have a whole neighbourhood where no one is working, it's not fair on the kids who need good role models in life.

"Growing up on a street where no one is going to work in the morning, your expectations are really low."



Before and after: New public housing blends in with private dwellings (above) in contrast to old-style Minto townhouses (right)
Picture: Stephen Cooper

With the median Sydney house price at \$600,000, house and land for half that was a rare find near train stations, motorways, schools and green views, Campbelltown Mayor Aaron Rule said.

"These are prized home locations," he said.

Many Minto dwellers had not noticed the panoramic scenery sur-

rounding their homes, former resident Mollie Thomas said.

"Before the new houses were built, you never noticed the view through all the hardship," she said.

"There are playgrounds now, so the kids don't have to make their own, which was usually pulling down someone's fence. I saw that and cried. It's so different now."



NINE months before the last election in 2007, the Labor opposition promised to take the housing affordability debate in a "new direction". It held a housing affordability summit,

strewed a paper and pledged to find a way to solve what was then being described as a "crisis". There is a disconnection between our nation's current economic prosperity and the housing reality for many Australians, Labor said. Few disagreed, as the next federal election approaches, the "crisis" again seems large — just as big and complex a problem as it was three

years ago. Figures released yesterday revealed Melbourne house prices surged almost 30 per cent in the past year alone, and Melbourne's median house price stood at \$524,500 — an amount the average full-time worker could take more than eight years to earn. In the years after World War II, right up until the 1980s, an average house in a capital city cost about three years of average earnings.

The figures are bad enough, but the long-term impact is serious, economists and researchers warn.

Battered Australians who never owned a home will struggle on as poverty line. Cleaners, waiters and other low-income workers live in the cities. Caravan accommodation, which already shelters 600 Australian households, will become more common. And the city that once prided itself on egalitarianism and the "fair go" has been divided by an intractable divide with generations of natives locked out of home ownership and income.

In short, current trends suggest home ownership will be a distant dream for many in the "s" says Terry Burke, professor of housing studies at Swinburn University's Institute for Research. "Australia will be increasingly divided by

Budd government, having housing affordability such a part of its 2007 election campaign, has put in place its first home saver. It has launched a half-billion-dollar fund to encourage ownership of affordable homes, valued \$5.6 billion of the stimulus package into housing assistance. The fund will take some — as long as a document suggested in the of Australian Cities

ough these measures a some applause, the has also been criticism. The decision to boost the 600,000 grant to the national crisis hit. Originward government plan to buy buyers through the of the GST, the grant was popular and difficult. The Rudd government doubled the grant from \$14,000 to \$14,000. A new way was an important to Australia's economic

critics, like economist Saul from the Melbourne-based nstitute, argue the grant boost made affordability by stimulating demand for it but not adding to the supply. "It's hard to

of another policy in any area governments have supported long in the face of such little as that they work," Eskdale is the definition of insanity: doing the same thing over and over and expecting a different result. There are signs that the market — also hit by the interest rate rises — has eased to some extent, but the below \$500,000 market is still in a state of flux. The REIV is now calling for a moratorium, or even a freeze. But Eskdale is critical of the diminished \$7000 remains in place, anything that temporarily affordability, such as need government assistance or interest rates, is very by "entrenched vendors," says. "It was a market supply and demand were



The idea of owning a home is becoming more and more unrealistic for many Australians. Ruth Williams looks at where the problems lie and what can be done.

ILLUSTRATION
 JOHN COWCHER

The impossible dream

in better balance, that wouldn't happen."

Australia's population is surging, but not enough houses are being built to keep up with demand. Last year, Australia's population grew by 2.1 per cent, almost double the global average, and Victoria's rate of 2.2 per cent outstripped the nation as a whole.

ALTHOUGH Eskdale and others say risk growth helped keep the economy growing during the global downturn, it worsened the national housing shortfall. This year, at about 85,000 dwellings in June 2008, according to the National Housing Supply Council, whose latest report is imminent. More recent estimates suggest a more acute shortage — as many as 200,000 homes.

And the latest figures suggest that Victoria is falling further behind on its housing needs every year. The state will need another 600,000 homes before 2030, the Brumby government says. Based on its Melbourne @ 5 million plan, released late in 2008, room for some 284,000 new homes must be found in fringe areas, and 316,000 dotted into existing suburbs. The state government calculates Melbourne's growth areas need an average of

14,605 lots a year until 2013 just to keep up with demand. But only 12,015 lots were built last financial year — a shortfall of more than 2,500 lots.

And the gap is worse when it comes to the 316,000 new homes needed in established suburbs — roughly 15,000 a year from 2009 until 2030. Over the past three years, major redevelopments (those involving 10 or more new dwellings) delivered an annual average of just 8436 new homes. Even considering that redevelopments yielding more or fewer new homes are not included in the figures, that annual target is likely to remain a long way off.

Industry analysts like BIS Shrapnell say apartment construction has slowed, in part, because banks have tightened their lending to property developers following the global financial crisis. But they say that misguided policies from governments of all levels have also had an impact, adding that this is more the case in NSW and Queensland than in Victoria.

by's state Labor government faces criticism for being interventionist and opaque on planning matters, while local governments are accused of being too slow and too influenced by anti-development concerns of residents.

As Matthew Quinn, managing director of Stockland, Australia's biggest home builder, put it last month: "Population growth is a federal government responsibility. Planning policy and infrastructure delivery is managed at the state level. And then it's up to local government to deliver approvals. There's a total disconnect between the different levels of government and without action housing affordability problems are going to get worse."

Not only does housing affordability challenge some levels of government, it also veers into some of the nation's most controversial policy debates. For instance, it is one facet of the suddenly prominent population debate, which culminated this month in the creation of a new federal government ministry and the promise of a new "population policy," within a year.

unregulated spike in property speculation by non-residents. It has implications for the post-retirement needs of Australia's ageing population, with researchers warning that the pension and superannuation will fall far short of supporting future generations of retirees who never owned a home.

It will feature in the future tax system review, the Rudd government's comprehensive tax inquiry launched in May 2008, delivered last December and due for public release before the budget in May. And it is a continuing flashpoint in the vocal debate about higher density living in Australian suburbs — set to feature prominently in Victoria's state election this November — and land release issues on the suburban fringe.

But, most of all, it raises big questions about the future make-up of Australian communities and the values underpinning Australian society.

"If something is not done, there will likely be a substantial decline in the home ownership rate over the next decade," Eskdale says. "That might fundamentally challenge some of the assumptions Australians have about how they want to live: how they build security in retirement. Property is the way most Australians make whatever wealth they have — it raises fundamental questions about the distribution of wealth, about how people bring up their children, and the livelihood they have in their communities."

houses — or by trying to reduce demand, such as by winding back tax perks linked to property investment. New housing supply in cities like Melbourne can come from two places — the fringe, or existing suburbs. But roadblocks stand in both directions. Turning paddocks into newly minted suburbs requires money for roads, schools, sewerage and other services. But who should pay? This has been the subject of disagreements between landowners, developers and governments. Australia-wide, most recently in Victoria, where the Brumby government's plans for a new infrastructure tax on city fringe land sparked strong opposition from building groups and landowners.

"Current trends suggest home ownership will be a middle-class privilege in future. Australia will be a society increasingly divided by tenure."

TERRY BURKE, Swinburne University

The legislation was defeated in parliament in February. The government says it will not extend the urban growth boundary unless an infrastructure tax is in place. And there is, of course, an argument that many people simply don't want to — or can't — live on the fringe, where they may

"We need to release more land, but there's not much point in releasing land on the outskirts of the cities where people can't get into jobs," says Sydney University's Judith Yates. She says that, to make fringe developments viable, more focus is needed on providing proper transport infrastructure and stimulating employment in areas outside the city.

IF THERE are difficult questions around fringe development, higher density development in established suburbs provokes even more strident debate. The state government recently pledged to forge on with its goal to increase housing supply in established suburbs, unveiling plans to free up surplus government land so it can be used in housing developments, and saying it had "refocused" its development agency, VicUrban, from fringe projects to so-called urban infill. But plans for a higher density Melbourne have faced stiffest opposition from residents in well-serviced, attractive inner and middle suburbs — opposition that shows no signs of flagging in the state election approaches. "Among the obstacles to the construction of infill are local government planning laws and attitudes for local opponents of higher density development to obstruct that," Eskdale says. "I don't doubt that people feel strongly about these things, and local governments reflect that."

George Lee, Planning Facilitator and Senior Urban Scientist at UNSW, says they are merely trying to preserve their way of life and protect suburban environments.

His stance is supported by US research group Demographia, which is linked to US conservative think tank Public Purpose, whose annual report on international housing affordability classifies 22 Australian cities as "severely unaffordable".

Demographia argues that policies encouraging urban sprawl are actually in part to blame for Australia's housing

growth boundaries and releasing more land on the fringe.

With so much angst surrounding the construction of new dwellings, Burke argues the focus should instead turn to reducing demand for housing. He says the tax system — especially negative gearing — should be changed to make investing in established property less attractive.

Negative gearing allows investors to claim as a tax deduction their "losses" on a rental property they have borrowed to buy — losses being any shortfall between their interest payments and the rent. Its supporters say that it helps ensure a steady supply of rental properties, but it also gives wealthy middle-aged investors against first home buyers.

Australian property investors have negative gearing. A recent Investor Pulse survey found more than 50 per cent would be against ending the practice. Even if the future tax system is history.

"Ultimately the solution to the housing affordability problem is cheaper houses."

SAUL ESKALE, Grafton Institute

review comes down against it, the Rudd government is not considered likely to change it.

The release of the Henry review is uncertain — the government has pledged to make it public before the budget next month. "I obviously won't be pre-empting any release of the Henry review," said Housing Minister Tony Abbott this month. "But we understand that housing supply and the way that tax influences housing supply is the absolutely critical issue here."

For the moment, the debate about tax has been dropped out by other matters, including health reform before tomorrow's COAG meeting and the ongoing debate about a "big Australia," which has highlighted the stark gap between the rapid rise in new arrivals and the less rapid construction of new homes.

The Reserve Bank notes the average annual population growth has been 340,000 over the past five years, up from an average of 240,000 a year in the previous half-decade, but its numbers of new houses start the past five years, at an average of 130,000, an annual decline from 155,000 in the 1990s to 140,000 in the 2000s.

But the population debate does not begin and end with housing affordability issues. It's a complex negative gearing is how unmet demand in the rental market and park more people into existing suburbs could add pressure to roads, schools and hospitals, easing it immigration intake would affect Australia, especially the coastline.

"There are no simple solutions, and no magic bullets," Eskdale says. "It must involve all three levels of government — all of them have some responsibility for the issue, and solving it requires contribution from all of them."

Labour's 2007 decision paper on the issue looked at the need for "housing policy co-ordination" for an end to the "housing game" between the Commonwealth and the states. But it emphasised that improving housing affordability "does not mean" reducing the value of existing homes.

Opposition leader Tony Abbott says it's not enough to build more houses, it's about building the right houses in the right places. He says the government should be "smart" about where to build, to get the best bang for the buck and to protect the environment.

"While happy to support the idea of the Australian first home buyers, politicians will not consider any solution that involves house price rising, and this may be the biggest problem of all," he says. "The solution to the housing affordability problem is cheaper houses," Eskdale says. "We have a belief in the country that government can always fix it, but

"Call to halt blowout dream"

The Australian - Mon. April 12th 2010

Call to halt blowout housing projects



Resident Kate Dewar outside the proposed Earlville development

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Canberra's figure for a planned project does not add up, according to independent expert

JARED OWENS

THE Mayor of Cairns, Val Schier, has pleaded with the Queensland government to stop the construction of three federally funded public housing projects amid claims one of the plans is more than \$2 million over-priced.

The three projects — planned for the suburbs of Trinity Park, Palm Cove and Earlville — are funded through the \$5.6 billion Social Housing Initiative, which is

part of the federal government's stimulus plan. The three developments have drawn fierce criticism from locals who say the projects were rushed through with little community consultation.

A local builder, who was commissioned by residents to examine the plans for the 19-unit Trinity Park complex, said the project could be built for about \$2.6m cheaper. "I did an estimate of it — not a detailed estimate — I'd probably allow, for the size of those units and what's in there, \$150,000 a unit," said the builder.

"The government-quoted figure (\$295,000 per unit), I just didn't think added up."

Resident Lisa Dunkerton said locals were not consulted before

the state government announced it would purchase the vacant 3831sqm lot for the new public housing block. She said the land —

"I'm certain that these plans, had they gone to local council, would not have been passed"

LISA DUNKERTON
TRINITY PARK RESIDENT

which is 250m from her home — was not near adequate schools, medical facilities or transport links, and the buildings would not pass Cairns Council's usual tests

for parking and aesthetics. "I'm certain that these plans, had they gone to local council, would not have been passed," she said.

Ms Schier said at least one of the projects, intended for Earlville, violated council planning guidelines but she could not stop the developments since she had forfeited the right to scrutinise stimulus spending. She had challenged the development 18-unit development at Palm Cove.

Resident Kate Dewar said the government had paid \$1.35m for the 1655sqm block, well above market value.

"There's a waste of taxpayers' money there. There's no infrastructure and no amenities," she said.

"It's exactly like the school buildings program."

Councils around Australia relinquished that right last year in the interest of boosting employment during the global financial crisis.

"The state government wanted to move very quickly to utilise the federal stimulus funding and they identified places where they thought they could start work," Ms Schier said. "Council had no jurisdiction over whether or not the projects should proceed."

Ms Dunkerton also raised questions about the program's tender process, saying the Trinity Park land value was worth around \$350,000 less than the \$1.05m the state had paid for it.

"Reform as rental society looms"

Sunday Age - Sun. April 18th 2010

RUTH WILLIAMS

AS HOME ownership slips beyond the grasp of more Australians, the private rental market will need major reforms to cope with unprecedented demand in coming decades, housing affordability researchers have warned.

Terry Burke, professor of housing studies at Swinburne University's Institute for Social Research, said Australia had crossed a point of "no return" in housing affordability, raising "fundamental questions" about the role of private rental housing.

He said a range of reforms should be considered, including greater access to longer leases of up to 10 years, US-style controls over rent rises, and minimum quality standards for rental properties.

Figures released yesterday by the

Real Estate Institute of Victoria showed Melbourne house prices rose 29.5 per cent in the past year, with the median house price now \$524,500. First home affordability as measured by the Housing Industry Association and the Commonwealth Bank declined for a decade but eased during the global financial crisis, only to dive last year when the monthly repayment on a typical first-home mortgage increased 20 per cent.

Professor Burke said that unless the housing affordability problem was fixed, Australia was "going to move towards a rental society, away from a home ownership society".

"We have always seen the rental sector as a transition to home ownership," he said. "But more and more people are going to become long-term renters, with no control over

the price they are paying and no security of tenure."

Judith Yates, of Sydney University's faculty of economics and business, said that as more people rented, those on lower incomes would find it harder to get accommodation. "Our current system is built on a foundation of home ownership," she said. "If you are getting people increasingly being unable to get into home ownership then you are going to find you have got more renters, and [they] are... richer than renters used to be, and they squeeze out traditional renters."

Last year's National Housing Supply Council report found Australia had a shortfall of 202,000 dwellings for low-income renters, and that most of the growth in private rental stock between 2001 and 2006 was in more expensive brackets.

Cath Smith, chief executive of the Victorian Council of Social Service, said a significant proportion of renters were long-term. But they had little security — the average tenancy turnover rate was about 18 months, she said. "We are now looking at a new, even bigger generation of renters, of people who, five years ago, would have been able to put the money together to buy a house," she said.

The federal government's recent State of Australian Cities report found that about 22 per cent of households were renting privately, and another 4.7 per cent from a housing authority. Being served notice by a landlord was a common reason for renters to change houses, the report said, adding that the cost of moving was "considerable".

This month, VCOSS launched a



campaign for basic standards for rental properties. State government spokeswoman Rebecca Harrison said the Brumby government had committed to improving renters' rights and conditions, saying it

would review rental housing standards. It also provided renters a service to assess whether they were paying excessive rent.

Federal Housing Minister Tanya Plibersek said that although rental tenures were a matter for state governments, overseas experience showed that both tenants and vendors could benefit from long-term leases. "Tenants can plan for the medium term and may be prepared to take on greater responsibility for maintenance," she said.

The Rudd government has pledged \$5.636 billion for building and refurbishing social housing, and Ms Plibersek said its National Rental Affordability Scheme, which offers investors tax incentives to charge less rent, had so far approved construction for 11,000 affordable rental properties.

Three generations of one Melbourne family are living proof that buying a home has never been more unaffordable. They give **Maris Beck** a guided tour through their contrasting experiences.

In 1955, \$7000 bought a house. Now, it's not even a deposit on a dream



Georgina and Ronald Rae bought their first home in 1955 for \$6900. It was a three-bedroom weatherboard on a dirt road in Box Hill, with a septic tank on the back.

"I was always afraid the child would fall into it," Mrs Rae, 72, recalls. They took them six years to save the deposit. They raised the rest on a serviceman's loan. The Raes, who went on to have children, took 37 years to pay their mortgage — starting out with monthly repayments of \$20.72. In December last year, their grandson, Joel Anderson, 31, bought his first home, a unit in Richmond, for \$436,000. He has borrowed 80 per cent of the total from the bank (\$414,200) and is receiving another \$40,000 from his parents to pay for the renovations. His monthly repayments will be about \$2425.

"I think houses have become way too expensive. It's way out of proportion, isn't it?" says Mrs Rae. "It's crazy."

Over three generations, the family has seen deep changes sweep through the Melbourne housing market. Like their grandson, the Raes struggled to buy their home. But 50 years ago, people had smaller expectations and saved more before they bought, Mrs Rae says.

The Raes' daughter, Jennifer Anderson, remembers her parents being able to afford little other than food. Her own age group was "the lucky generation", Mrs Anderson says.

"The world opened up for us and

Georgina Rae, above, outside her Box Hill North home; Mrs Rae's grandson Joel Anderson, right, with his girlfriend Amy Mudge outside his Richmond unit; Mrs Rae's daughter Jennifer Anderson, far right, and her husband Warren at their Warrandyte home.

PICTURES: SIMON O'DWYER, CRAIG SILLITOE, KEN IRWIN

They paid \$25,000 for a one-acre block in Warrandyte, and built their four-bedroom, architecturally-designed house with a \$35,000 bank loan.

The Andersons' combined income was above average, about \$100,000 per year, and they paid off their mortgage by the end of 1986, six years before her parents made the last repayment on their house.

Mrs Anderson says the family's plentiful lifestyle had raised her

children's expectations. But Joel is also a victim of circumstance.

In 1980, just after the Andersons bought their land, the median cost of a house was about three times annual household income. Today it is eight times.

Joel Anderson's experience is typical of many young homebuyers. He tried to buy seriously for about a year: looking on the internet for an hour or more every night, going to inspections, getting outbid at auctions, and finally enlisting the help of

buyer advocate Frank Valentini. House shopping was a "nightmare", says the sales manager, who works in the family spa business and earns \$60,000 a year. The market was "out of control".

Eventually, he settled on a run-down unit in Richmond. More than 60 per cent of his weekly income now goes towards mortgage payments. His girlfriend, Amy Mudge, will help meet the payments when they move in.

Previous generations borrowed less than he has had to, but Mr Anderson says property prices are



In 1980 the median cost of a house was about three times annual household income. Today it is eight times.

studies at Swinburne University, warns that ever-increasing house prices will be unsustainable if they continue to out-strip incomes at the current rate.

In 1955, the Raes' house cost about twice Mr Rae's annual income as a milkman.

At that time people were typically able to afford a decent house on a single income. Professor Burke says: "These days, a family like the Rae with one income and eight children would struggle to buy a house anywhere in Victoria," he says.

Joel Anderson, who earns a typical salary and bought for less than the Melbourne median price of \$524,500, paid more than seven times his yearly income for the unit.

Mr Burke says many Melbourneans who earn less than Joel are simply locked out of the market.

"What hope do they have of becoming owners? Australia is slowly drifting away from an ownership society to a rental society."

As house ownership slips further and further from reach, debt is ballooning.

"People are being seduced into lifestyle built around debt," Professor Burke says. "Some of us would



1955
GEORGINA AND RONALD RAE
Box Hill North

1977
JENNIFER AND WARREN
Don Williams

2010
JOEL ANDERSON

“Affordable housing - the worst of all oxymorons ”

The AGE- Wednesday May 26th 2010

CHALPAT SONTI

<http://theage.domain.com.au/real-estate-news/affordable-housing--the-worst-of-all-oxymorons-20100526-wcvt.html>

It's another day, another housing issue, another politician with a “solution”.

I wish I had a cent for every one of each of those. I could buy every house on this block.

This time the politician is the new WA Housing Minister Bill Marmion, a usually-sensible man by all accounts, who told Parliament last week that by releasing plenty of land on to the Perth market, he can bring down the median house price, thus making housing more “affordable”.

That's going to sound like manna from heaven for the hordes that are waiting to take their first step on the property ladder.

Advertisement: Story continues below

At last, a politician who knows how they're feeling. And after all, the house building and developer lobbies tell us that there's a new home shortage around the corner.

They blame “red tape”, and Marmion says he's also looking at ways to cut planning approval time.

But existing homeowners will react with scorn, and a little fear.

That was encapsulated by the state opposition, which took Marmion to task in Parliament yesterday, claiming his plan would drive down the value of the only asset most West Australians owned.

As usual, both sides are right, and wrong.

Property industry watchers are probably more frustrated by Marmion's use of a median house price measure that no analyst can agree on.

Those of us who deal with these things on an almost-daily basis might ask - is it the RP Data figure? Or the (Fairfax-owned) Australian Property Monitors? Maybe even the Real Estate Institute of WA?

All three come out with widely-varying “median” figures each quarter. Maybe Marmion is going for the “median of the median”, the “mean of the standard deviation”, or “the who-cares-I'll-make-one-up”. Or something else.

That's the crux of his plan. By boosting sales of new homes at the lower end of the market, that will bring the median price down but “no-one's individual house (price) will come down”, he told Parliament. “If the median house price comes down because there are more sales at the lower end of the market then so be it,” he said.

My bet is that if his plan were ever to see the light of day, the only winners would be house builders who, struggling to cope with the influx, will make another

fortune in charging according to the rules of supply and demand.

Those homeowners are then going to be wanting a pretty penny when they sell. Which as statistics show us, is not too long later. Up even further go those prices again.

The main positive is that it might force others holding on to land, including some of our largest developers, to push their projects along a bit. But they're still hamstrung more by lack of finance than red tape.

Whatever Marmion's magical maths achieves, he should know that there is no such thing as affordable housing. Unless you're going to live in a tent out of sight on publicly-owned land. Or luck in at a mortgagee sale.

House prices are set by the market, as well or ill-informed as it is.

Given our long history of treating the market we think we know best with a large dash of speculation (does anyone out there buy a home thinking they're not going to make money down the line?) the price of any given house is more than likely to be more than it should be.

That won't stop us overpaying. Forget the first step on the ladder. Almost everyone has their eyes on bigger prizes down the track. No one on the ladder wants house prices to fall.

And even those struggling to grab hold of the lowest rung would have to admit that they want to “invest” in something that will rise. Hopefully forever.

My own experience, which I've detailed before, started with a home in a city for the now-seemingly unthinkable price of about \$60,000.

That was more than 20 years ago, and even though I soon paid it off, keeping money aside for inevitable maintenance, insurance, rates and all the other hidden costs ensured I would have been better off paying rent somewhere else at the time.

There was nothing affordable about it, and the experience has made me think twice about plunging in again.

I now rent - for the time being anyway, there are other pressures that might force me to buy again - and haven't regretted it.

But when that day comes, I'm not going to be bemoaning the lack of “affordable” housing despite my decidedly low budget. It'll simply be a matter of buying what I can afford, and hoping it's sufficient for my needs.

Unless Marmion can find me some extremely cheap land. I've got the tent right over there...

"Time for boomers to move on?"

The AGE- Wednesday May 26th 2010

CHALPAT SONTI

<http://theage.domain.com.au/real-estate-news/affordable-housing--the-worst-of-all-oxymorons-20100526-wcvt.html>

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As usual, both sides are right, and wrong.

Property industry watchers are probably more frustrated by Marmion's use of a median house price measure that no analyst can agree on.

Those of us who deal with these things on an almost-daily basis might ask - is it the RP Data figure? Or the (Fairfax-owned) Australian Property Monitors? Maybe even the Real Estate Institute of WA?

All three come out with widely-varying "median" figures each quarter. Maybe Marmion is going for the "median of the median", the "mean of the standard deviation", or "the who-cares-I'll-make-one-up". Or something else.

That's the crux of his plan. By boosting sales of new homes at the lower end of the market, that will bring the median price down but "no-one's individual house (price) will come down", he told Parliament. "If the median house price comes down because there are more sales at the lower end of the market then so be it," he said.

My bet is that if his plan were ever to see the light of day, the only winners would be house builders who, struggling to cope with the influx, will make another

fortune in charging according to the rules of supply and demand.

Those homeowners are then going to be wanting a pretty penny when they sell. Which as statistics show us, is not too long later. Up even further go those prices again.

The main positive is that it might force others holding on to land, including some of our largest developers, to push their projects along a bit. But they're still hamstrung more by lack of finance than red tape.

Whatever Marmion's magical maths achieves, he should know that there is no such thing as affordable housing. Unless you're going to live in a tent out of sight on publicly-owned land. Or luck in at a mortgagee sale.

House prices are set by the market, as well or ill-informed as it is.

Given our long history of treating the market we think we know best with a large dash of speculation (does anyone out there buy a home thinking they're not going to make money down the line?) the price of any given house is more than likely to be more than it should be.

That won't stop us overpaying. Forget the first step on the ladder. Almost everyone has their eyes on bigger prizes down the track. No one on the ladder wants house prices to fall.

And even those struggling to grab hold of the lowest rung would have to admit that they want to "invest" in something that will rise. Hopefully forever.

My own experience, which I've detailed before, started with a home in a city for the now-seemingly unthinkable price of about \$60,000.

That was more than 20 years ago, and even though I soon paid it off, keeping money aside for inevitable maintenance, insurance, rates and all the other hidden costs ensured I would have been better off paying rent somewhere else at the time.

There was nothing affordable about it, and the experience has made me think twice about plunging in again.

I now rent - for the time being anyway, there are other pressures that might force me to buy again - and haven't regretted it.

But when that day comes, I'm not going to be bemoaning the lack of "affordable" housing despite my decidedly low budget. It'll simply be a matter of buying what I can afford, and hoping it's sufficient for my needs.

Unless Marmion can find me some extremely cheap land. I've got the tent right over there...

“Where the affordable houses are”

THE SMH- Thurs April 15th 2010

<http://www.smh.com.au/news/domain/australian-capital-territory/where-the-affordable-houses-are/2010/04/15/1270924428144.html>

There's still affordable housing in Australia but they're a short flight away from city centres. The good news is there is still affordable housing in Australia. The bad news is that the suburbs are a short flight away from capital city centres.

Take for instance, Millgrove in Victoria. The median price for a home in that suburb is a relatively modest \$218,500 with values rising 1.2 per cent in the year to January, according to RP Data.

But Millgrove, in the state's Yarra Ranges, is 61 kilometres from Melbourne's CBD.

In Sydney the most affordable suburb is Willmot with a median home price of \$219,500. It's a mere 41 kilometres to the CBD, but prices have risen 9.8 per cent in the year to January, the real estate research agency said.

“If you want the most affordable suburbs, you generally have to go to the furthest-out reaches of the city,” said RP Data senior researcher Cameron Kusher.

Housing affordability has emerged as a key issue in recent years as prices soared 12.7 per cent in the year to February to a national median price of \$455,000, according to RP Data.

Those price increases have driven would-be buyers further from city centres.

At the same time, interest rates, which have increased five times since October, have led analysts to expect house prices to level off in coming months.

The distance of a house from the city does not guarantee a more affordable life if transportation costs are taken into account, Mr Kusher said.

“While it looks more affordable, you've got to do your sums based on how (you will) get to work and shop each week.”

And in suburbs a helicopter-flight away from the city centre, there's no promise home prices will go up either, he warned.

The outer suburbs are more sensitive to interest rate hikes and to increases in housing stock, he said. “Certainly, I think the first signs we'll see of a levelling (in home prices) we'll be in those outer suburbs.”

Mr Kusher is predicting price moderation and possible falls in capital cities home values in the near future, after months of slumping home loans.

That means there's no promise a reasonably priced suburb like Hillman in Western Australia, with a median price of \$280,000, will remain a good investment. Hillman is 38 kilometres from Perth's city centre.

Hobart's far flung northern suburb of Gagebrook is the cheapest capital city suburb in the nation, according to RP Data, with a median price of \$153,000. It's 16 kilometres north of the Hobart's CBD and separated from it by the Derwent River.

The distance from the CBD has already proved a weight on home prices in Brisbane, where four out of five of the most affordable suburbs have seen their value fall over the 12 months to February.

Mr Kusher cautions that Brisbane has been a laggard in price growth compared to other capital cities in recent years.

Home prices in the Brisbane suburb of Lamb Island - which is accessible only by boat - has a median value of \$205,000.

Prices there have dropped 3.5 per cent over the past 12 months. In addition to being serviced only by ferries, Lamb Island is 39 kilometres from Brisbane's CBD.

The cheapest suburb in the ACT, Charnwood, is only 13 kilometres from Canberra's CBD. The median price is \$351,000, 3.2 per cent in the year to February.

The Adelaide suburb of Elizabeth South offers homes at a median price of \$200,000, at only 21 kilometres from the CBD. Prices have increased 4.2 per cent in the 12 months to January.

"International students left in the shadows"

The SMH - May 28, 2010

SIMON MARGINSON

<http://www.smh.com.au/opinion/society-and-culture/international-students-left-in-the-shadows-20100527-whj1.html#comments>

AUSTRALIA had 632,000 international students last year, and the number continues to grow. Their spending on education, transport, food, housing and other items generates \$17 billion a year. That alone makes them important, but there's more to it than money.

As people, international students live in the shadows. It wasn't until the spate of bashings affecting south Asians in 2008 and 2009 that many Victorians began to glimpse the difficulties international students can encounter.

Four in five are from Asia. Most are non-white. Though Australia is moving away from its old identity as a bastion of the "British race" in Asia, and our public culture is tolerant and cosmopolitan, non-white people can still face extra problems.

International students are in the vanguard of our evolving relations with other Asia-Pacific countries. Treating the students as people is essential to our global credibility. But international students in Australia have a poorly defined legal identity and unclear presence. Federal law guarantees them consumer rights and ensures they comply with their temporary migration visas, but says little else.

As globally mobile people, international students fall between two national jurisdictions. They cannot gain access to citizen protections and entitlements while away from home, but they lack the rights of citizens in Australia. When we began investigating international student security in 2003, no one else was interested. Some were hostile, fearing the multibillion-dollar industry would be undermined by "bad news" about student problems; better to sweep those under the carpet. Thankfully, attitudes are changing.

Three research projects and 240 student interviews later, we have summarised our findings in the book *International Student Security*.

We researched all domains affecting the students - finances, work, housing, health, safety, relations with officials, personal and family networks, and loneliness.

We looked at relations with local students and the community, and discrimination and abuse. We found:

- International students are not treated the same as local students. We identified 25 areas in which their rights are inferior, from access to bank services to welfare support, transport concessions, translation functions and postgraduate scholarships. Few of these discriminations can be justified.

- Many who work are seriously exploited. Underpaid international students constitute a large and unprotected labour underclass, undermining the working conditions of local workers and the students themselves.

- Nine students in 10 said they felt safe in Australia but some told of robberies and bashings.

- Most students had unhappy relations with the Immigration Department.

- Two-thirds felt lonely at some point. Mostly the

problems diminished after the first six months, but some experienced ongoing isolation.

- More than half cited "significant barriers" to making friends with local students.

- The shortage of affordable housing is serious in Sydney and Melbourne. Many students crowd in groups of 10 to 20 into three and four-bedroom houses, often in unsanitary and unsafe conditions.

- Half of the students in the study had experienced intercultural "hostility or prejudice", mostly in the street, on public transport, in shops and restaurants, or at work. We see subsidised, affordable student accommodation as a circuit breaker. On-campus and near-campus housing shared by international and local students could tackle several problems at once - housing shortages, high rents, unsafe conditions.

It would take students off night-time public transport and away from attack-prone suburban locations. And the one sure way to foster intercultural friendship is to bring locals and internationals together in mixed residences.

On campus, we suggest mandatory English language standards in degrees, and routine and universal "network audits" to identify isolated students at risk.

Many problems facing international students are off campus and in the general community, for example in housing, safety and discrimination. State governments need to become more active in student security.

But the larger issue is how we define international students to ourselves, and our obligations to them. We need to resolve this shadowy group in our midst, these people who nevertheless have become so vital to us, and have much to offer.

We have a choice. Most students spend several years with us, to our benefit. We can continue to treat them as outsiders, as mere visitors - expecting them to stay on the fringes, pay up on time, and be seen and not heard.

But this would be to continue to exploit these globally mobile people economically, while blocking their access to a full set of human rights, which can only be accessed via a national jurisdiction.

Alternatively, we can listen to them. And we can treat them as insiders while with us, bearers of that full set of rights. Simply, we can treat them the same as local students.

“ Origami idea brought into the fold ”

The Domain - May 22, 2010

KERRIE O'BRIEN

<http://smh.domain.com.au/real-estate-news/origami-idea-brought-into-the-fold-20100521-w1bo.html>



Point Lonsdale a mod house
modular house

wStylish, modular prefabricated houses can be an easy alternative to traditional builds, writes Kerrie O'Brien. Escalating prices in Melbourne real estate and a lack of affordable housing have many potential implications. One may well be a rethink of the way we build our dwellings and a move towards alternative styles of housing. Several companies now offer stylish modular houses that look and feel just like conventional properties but at a fraction of the price one might expect.

Established by Rob Colquhoun in 2003, Prebuilt is one such organisation. Back then, Mr Colquhoun had land along the Murray on which he wanted to build.

Advertisement: Story continues below

After a lot of research, he found few good-quality housing options were available. "Everything was stuck in that log cabin style, not design-oriented," he says.

It struck him that there was a market for smart, prefabricated, architecturally designed houses. "Then I came up with the folding-house idea, like an origami design, that allowed us to get a lot of house on to a truck." It was a prescient concept. Since its early days, Prebuilt has delivered houses across the country from Margaret River to far north Queensland.

The name explains the process, as the houses are exactly that — put together in the company factory in Kilsyth in Melbourne's east, then trucked to the site where they are assembled. Where a traditional build can take anywhere from six months to three years, a Prebuilt house can potentially be assembled within five to 10 days. There are six designs in the range, developed in conjunction with architects such as Pleysier Perkins as well as an in-house design team.

The property pictured is based on the Mod design and consists of four modules. Built recently in Point Lonsdale, it is a two-storey house with a facade of silvertop ash cladding and supports made from steel. It has a U-shaped floor plan, with a large, open-plan kitchen and dining area adjoining the living room, a predominantly white interior and lots of glass throughout to take advantage of the views.

Downstairs, there are three-metre-high ceilings, double-glazed floor-to-ceiling windows and Tasmanian oak floorboards in the communal spaces.

These rooms are linked to a separate rumpus room and entry foyer by a central deck.

Three bedrooms, including the main with en suite, are on the first floor, while a fourth, intended for guests, is on the ground floor.

Spotted-gum decking has been used extensively outside, in the pergolas as well as the flooring, all of which are also factory-built. Other features include low-voltage downlights and hydronic heating.

The initial on-site assembly of the house was done in just one day. The four modules were transported on separate wide-load trucks and craned into their final positions.

Site works continued for another three weeks or so, installing underfloor heating, floor coverings and the deck as well as joinery, waterproofing, painting and plastering. The company usually provides the team of tradesmen to complete its buildings, although some owners choose to take on certain aspects of the on-site construction process themselves. Apart from being built in the factory rather than on site, one of the key differences between one of these houses and many conventional houses is that they're built on concrete-free footings, rather than a slab. This use of a suspended floor means they can actually be moved relatively easily if need be.

Other than that, little suggests they have vastly different origins to residences either side of them.

Mr Colquhoun says Prebuilt has strong green credentials. As with a conventional design, orientation, cross-ventilation and shading are important but he argues that measures such as using plantation and recycled timber, water-saving plumbing fittings and energy-efficient appliances are also key.

To take things further, clients can specify low-VOC-emitting paints and stains, solar hot water and solar power panels, grey water recycling systems, reed beds and composting toilets.

According to the company, building in the factory offers significant environmental advantages by reducing emissions generated by travel and reducing material waste by using standardised components.

Traditionally, about 60 per cent of Prebuilt's work has come from clients building in rural or coastal locations. Mr Colquhoun says more work is now going to infill sites in established suburbs, citing houses delivered to Northcote and Clovelly in Sydney.

The company has also supplied houses to parts of Victoria ravaged by bushfires and has worked to gain high protection levels, up to Bushfire Attack Level 40, for its designs.

Details

Name of house: Point Lonsdale Mod house

Builder: Prebuilt Housing Solutions

Website: prebuilt.com.au

Phone: 9761 5544

Address: Various houses are on display at 219

Colchester Road, Kilsyth Melway: 51 E9

Open: Monday to Friday 10am-4.30pm; Saturdays by appointment

Start price: Escape, one-bedroom (57 square metres) from \$99,000; Mod, one-bedroom from \$185,000

Price for house as pictured: \$600,000-plus

Size (inc garage and outdoor areas): About 350 square metres including deck

Bedrooms: Four

"No room for NIMBY syndrome"

THE SMH- April 6, 2010

<http://www.smh.com.au/opinion/no-room-for-nimby-syndrome-20100405-m08.html>

It's hypocritical to admit to the need for affordable housing, then object to it being built in your street. Melbourne abounds in affordable housing. The Valuer-General reports that in the September quarter last year, there were 116 suburbs in which the median house price was less than \$400,000. For the city as a whole, the median unit price was \$385,000.

But there was a catch. Of those 116 suburbs, 86 were 20, 30, 40 or more kilometres out of town. Another 20 were 15 to 20 kilometres from town, all in northern and western suburbs. The suburbs with affordable housing closer in were all in the north and west, mostly around Sunshine. It was the same story with units and apartments: expensive close in, cheaper the further out you go. And on the fringe, the median block of land cost just \$165,000 - even less in the suburbs where most blocks were sold: Tarneit, Craigieburn, Pakenham and Doreen.

The moral is clear. The housing that has become unaffordable for aspiring home buyers is mostly housing in the inner and middle suburbs: areas within easy reach of the city centre, serviced by trains or trams, the sort of housing most of us grew up in.

In recent days, The Age has explored how Melbourne might develop to house the 7 million inhabitants now forecast for 2050. This debate has a long way to run, but our Project Melbourne series has shed light on the issues the Brumby government must now confront if it wants to lead, rather than drifting with the tide.

But it has also shown that the causes are largely beyond the state government's responsibility. Housing prices have soared because of an imbalance between supply and demand. More people want to buy houses than there are houses to buy. And the comparison of prices shows that imbalance is not so much on the perimeter, but in the inner and middle suburbs.

Interest groups keep telling us the solution is to zone more fringe land for housing. But we already have zoned urban land in spades, owned by developers who are holding on to it so they don't flood the market. Releasing more land will solve nothing.

We have an imbalance because demand for houses has been swollen by three policy changes made by federal governments, while the supply of housing in inner and middle suburbs has barely grown. So we now have shortages of the houses people want - and so prices have risen.

The interest groups know that, but want to shield their interests from change. If that's our attitude, we'll solve nothing. If we try to shift the blame or tinker at the edges rather than fix the problem, house prices will keep rising. Australia will keep changing from a nation of home owners to one of landlords and tenants.

The first policy change was the Hawke government's restoration of negative gearing in the 1987 budget as an approved tax break. Since then, the number of rental

investors has more than trebled, from 511,000 to 1.7 million. They now own at least 2.4 million homes and their share of bank finance to buy established homes has soared from 8 per cent to 40 per cent.

The huge growth of rental investment has pushed up prices, and pushed out more than a million aspiring home buyers, who have been forced to remain renters (keeping the rental market tight). Census figures show that just in the decade from 1996 to 2006, the proportion of middle-income Melburnians aged 25 to 44 who owned their own home shrank from 68 per cent to 57 per cent. If the tax break stays, many of them will never own a home.

The second policy change was the Howard government's huge increase in net immigration: nationally, from 79,000 a year in the '90s to roughly 300,000 now - and in Victoria, from 20,000 a year to more than 80,000. This required far more housing and better infrastructure in the cities that housed them. But that didn't come in the time and scale required. If you push more people into the same housing stock, prices rise.

Now it appears that Melbourne prices are being lifted by a third policy change: the Rudd government's decision in December 2008 to stop requiring temporary residents to get approval from the Foreign Investment Review Board to buy a home. At the time, Labor wanted to prop up housing prices against the risk of a US-style collapse. But now, Melbourne prices are being pushed higher still by money from outside.

In Victoria, in the four months to January, bank lending to people buying existing homes was just 1.6 per cent higher than two years ago, and heading down. Yet Melbourne housing prices were 16 per cent higher, and heading up. Assistant Treasurer Nick Sherry was faking it last week when he told us the government was monitoring purchases by temporary residents - it no longer collects any data on them.

The federal government's tax breaks increase demand for housing, not its supply. To lower house prices relative to income, we will need to sharply increase supply. Redirecting those tax breaks to lift supply instead of demand could be a big help. But two other changes are needed.

First, the Rudd government's valuable social housing initiative - building 19,400 more homes for public, co-operative or defence housing - should not be a one-off, but the start of a renewed government role as a provider of affordable rental housing. Housing Minister Tanya Plibersek notes that if public housing's role had simply been maintained at 1996 levels, today there would be 90,000 more units, and less pressure on low-income renters.

But the other change must come from us. We need to kill off the NIMBY syndrome. If we want more affordable housing in our suburbs, we have to make room for it. We need to give up knee-jerk reactions against new housing in our street, and become more proactive, looking at where those new homes can go. We can either build out, or we build up. It makes sense to build up around the main suburban centres, around train stations and on tram lines. I once lived in a city like that, and it works.

Stage 01

“Chapter Studies”
- Research and development

Resources:

*Readings
*Publications

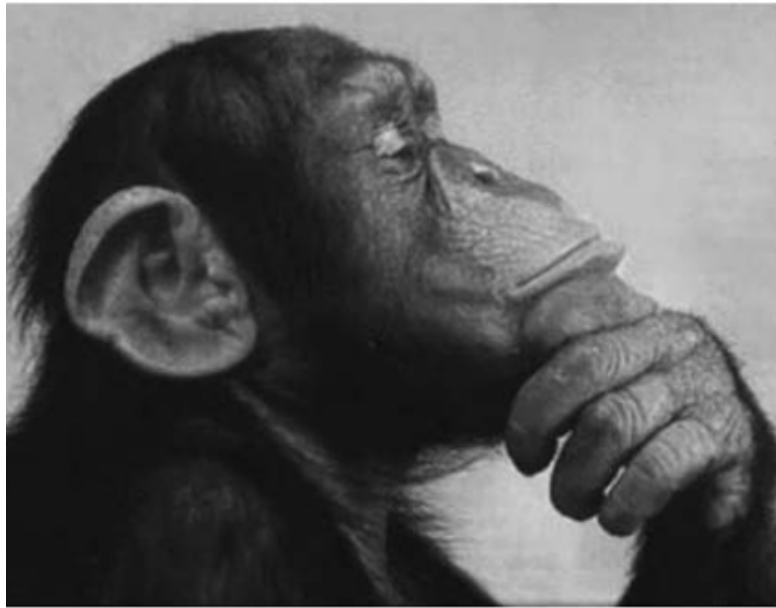
Stage 01

“Chapter Studies”

Stage 1 was completed in conjunction with Matthew Sales and Sohan Sarif

Understanding the development of Australian Culture and Society was key to both chapters of “Philosophy” and “Size”. These understandings and interpretation set the foundations for the affordability model. The Models highlighted the benefits of adopting Eastern values of sharing, the departure from a self-centred society, as well as picking up on a different attitude on space and how much we really need.

**“The mind is everything.
What you think, you become”**



**On Philosophy
NextGen Housing Research: Chapter 01**

“ Chapter 01 - On Philosophy”

Group - Michael Prakash - Matthew Sales

Our Chapter Assignments were a key influence in my understanding of housing and philosophy and became a key driver to my response to affordability

introduction

Psychology is the makeup of how we act, think and live as humans. Your cultural history, religious background and education all play a role in making up the complex nature of the human psyche. The human psyche is a complex that determines, what we as individuals and a society believe to be true. For the purpose of this chapter, investigations have been made into what elements of the psyche play a role in our philosophy of living. Western psychology has engrained in itself a particular set of rules for living, so too has the east. Both resulting in completely different and opposing philosophies on the way we should live.

This chapter attempts to explore, but by no means tries to answer the following questions:

“ Who has the right answer as to how we should live? ”

“ Have the eastern cultures got it right? Or have the west? ”

“ Should we be searching for a middle ground, or is there a better way of living than either east or west? ”

“ How can these two cultures learn and influence each other to create a uniform philosophy of living? Would this be a desirable approach?”

“ Super size me ”

The Australian Dream in recent years has become “ The Australian Obsession”. This is result of the Australian psyche driven by a self-centred system, where by ones happiness is achieved through the possession of materialistic things. Fiona Allon author of, “Renovation Nation” suggests how in recent times the Australian house has become an ever more important capital asset to the ordinary household. The economic structure of financial institutes have provided mortgages to Australians as a response to the socio obsession to improve, upgrade and renovate our homes . More than often the size of our home reflects the size of our mortgages. ³

Our housing obsession has manifested into what is now known as the “Mac Mansions Syndrome”. These are urban expanding investments which have populated on the outskirts of the various cities. They are large two or three storey homes with double and sometimes triple garages, mostly found in high density clusters in low density outer suburbs. This model of housing enables the user “**upsized or super size**”, there housing package.

This obsession is also fuelled by our political systems, the social changes as well as our obsession with the economy. Allon notes, Our obsession not only transforms the houses we live in and the cities, places and communities around us but has profound consequences for how we understand our sense of identity. ⁴

³ Allon, FA, 2008, ‘Renovation Nation’ Australian obsession with housing: UNSW Press, Sydney.
⁴ Ibid



“ Select your option ”



Trend

Vogue



Contemporary

Traditional

“ Chapter 07 - On Size”

Group - Michael Prakash - Sohan Sarif

Our Chapter Assignments where a key influence in my understanding of housing and philosophy and became a key driver to my response to affordability



readings + web articles

Stage 02

“Manifesto + Master plan”

Resources:

- *Project Development
- *Precedent Studies

Stage 02

“Manifesto + Master plan”

Further development and research at this stage saw the opening of various affordability models with ownership. From the development of ideas in stage 1, there was a key influence of the sense of community within this development, Ideas of a new social agenda. Through the increased sense of community; affordability model was designed to create employment and generate business on site to support the investment model. ESD response was also the agenda at this stage; research and development in Green principals, Building Orientations etc, to reduce energy costs of heating and cooling the development.

“ Introduction to Cohousing and Ecovillages ”

Sustainable Living Foundation (SLF)

<http://www.communities.org.au/knowledgebase/introductory/introduction-co-housing>

 foundation

festival | calendar | directory | events planner

intentional communities australia

Resources for cohousing and cooperative communities



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introduction
Cohousing and ecovillages



project profiles
Communities in Australia



knowledge base
Practical articles



forum
Discuss intentional community

Introduction To Cohousing And Ecovillages

Posted by [Sustainable Living Foundation \(SLF\)](#) | 21 February 2009

Cohousing and ecovillages are a significant part of the solution to Australia's housing crisis, addressing the crucial issues of affordability, ecological impact and community building.

Cohousing and ecovillages are small, mainstream, residential projects facilitating and intentional way of living together and doing it better. They include the following features:

1. individual, private homes, space and ownership
2. community relationships and generous, multi-use common facilities
3. a healthy balance between community and privacy
4. elements of self-management, trust and familiarity
5. stronger sense of neighbourhood

These communities are often in higher density residential contexts and can be designed by residents. They use less resources, whether they are completely new construction or retrofits of existing buildings. It is a way to maintain liveability on a smaller, tighter, physical place.

More information is available from the websites and books listed below.

Websites

Wikipedia article on cohousing - en.wikipedia.org/wiki/Cohousing 

Cohousing Association of the US - www.cohousing.org 

UK Cohousing Network - www.cohousing.org.uk 

International Fellowship of Intentional Communities - www.ic.org 

Register

Create an account to participate online.

[login](#)

The purpose of this site is to bring together the various intentional community projects in Australia; cohousing, eco-villages and other co-ops.

Article Topics

- [Introductory](#)
- [Group Issues](#)
- [Property Acquisition](#)
- [Design](#)
- [Legal and Government Issues](#)
- [Finance and Budget](#)
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“ Green Square Affordable Housing ”

City of Sydney Council

<http://www.cityofsydney.nsw.gov.au/development/urbanrenewalprojects/greensquare/AffordableHousing.asp>

Green Square Affordable Housing

Council has in place an Affordable Housing Scheme for Green Square (comprising provisions in its Local Environmental Plan 1998 and Affordable Housing Development Control Plan 2002). You can [download](#) the Green Square Affordable Housing DCP as a PDF document.

The Scheme aims to mitigate the decrease in affordable rental accommodation by requiring the provision of affordable housing when land in the Green Square Renewal Area is developed.

Background

The new planning provisions and upzoning of land in Green Square, combined with significant infrastructure improvements, have substantially increased the development potential and hence land values in the area. The upward pressures on property values tends to raise the purchase and private rental accommodation costs beyond the reach of low to moderate income households. In this respect, Council and the community recognise the need to provide housing for a mix of socio-economic groups close to the new employment opportunities. This was originally acknowledged in the Green Square Structural Masterplan, and detailed provisions have been incorporated in the South Sydney LEP 1998 to require the provision of affordable housing from developments in Green Square.

Inclusionary Zoning

LEP 1998 encourages and promotes a variety of housing for both the new and existing communities in terms of form, tenure and social mix. A particular aim is the development of housing that is affordable to a cross section of socio-economic groups.

In order to achieve these principles, the Green Square Affordable Housing Scheme aims to provide, as development proceeds over the next 15 to 20 years, a rental stock of approximately 479 units (on current population projections) for very low to moderate income households in the Green Square area.

The scheme is being implemented by the inclusionary zoning provisions in LEP 1998 and the Affordable Housing DCP 2002, under which all development within Green Square (other than certain specified development categories) is required to provide affordable housing.

The requirement forms a condition of development consent. A developer may opt to provide affordable housing on-site, or alternatively pay the equivalent monetary contribution to enable housing units to be constructed elsewhere within Green Square; however, on-site provision is encouraged.

City of Sydney Affordable Housing in Green Square

PRACTICE NOTES – May 2008



CITY OF SYDNEY AFFORDABLE HOUSING IN GREEN SQUARE – PRACTICE NOTES

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“ ENERGY USE IN THE AUSTRALIAN RESIDENTIAL SECTOR 1986 – 2020 ”

www.yourhome.gov.au

Table 2: Total Energy Consumption as projected by Post by Year – Australia (2020)

Year	Electricity	Gas	LPG	Wood	Total
1986	136.3	80.7	7.5	53.8	288.3
1987	138.5	80.7	7.5	52.7	299.5
1988	141.5	80.0	7.5	53.5	302.5
1989	144.8	81.3	7.7	56.7	310.5
1990	148.3	81.0	7.8	58.0	315.1
1991	151.4	111.5	8.0	71.4	342.3
1992	153.7	111.0	8.2	68.0	340.9
1993	158.1	113.8	8.4	68.0	348.3
1994	162.9	118.4	8.6	67.4	357.3
1995	166.9	118.0	8.8	66.4	360.1
2000	170.3	112.0	8.4	57.0	347.7
2005	175.1	114.2	8.4	53.7	351.4
2007	177.8	120.0	8.7	54.5	361.0
2009	182.5	117.0	8.2	48.0	355.7
2010	185.2	120.0	8.4	53.6	367.2
2011	187.0	133.1	8.2	53.0	381.3
2012	188.0	134.0	8.3	52.0	382.3
2013	191.1	137.0	8.3	51.0	387.4
2014	204.3	136.0	8.3	50.2	401.8
2015	208.8	141.0	8.8	48.1	406.7
2016	213.1	141.1	8.9	46.1	410.2
2017	216.1	145.4	8.4	47.1	417.0
2018	218.0	147.0	8.6	46.1	420.2
2019	221.4	150.0	8.8	45.1	425.3
2020	224.1	153.4	8.8	44.1	430.4
2021	226.4	156.0	9.0	43.0	434.4
2022	243.8	160.0	9.0	38.2	451.0
2023	246.4	171.0	9.1	38.2	464.7

Source: SED model outputs

Figure 8: Breakdown of Energy by Major End-Use – 2020 Australia



Figure 9: Breakdown of Energy by Major End-Use – 2027 Australia



SECTION 3

23

KEY FINDINGS AND TRENDS ANALYSIS

24

Figure 10: Breakdown of Energy by Major End-Use – 2020 Australia

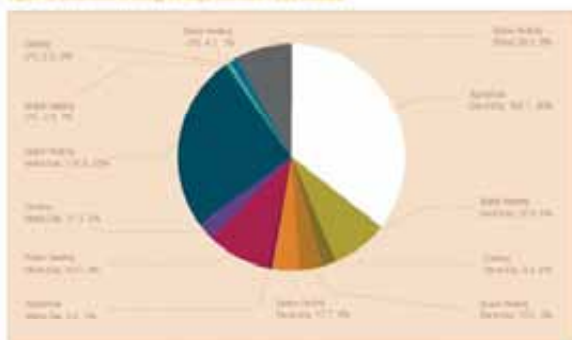


Figure 11: Trends in Total Energy Consumption by End-Use – Australia

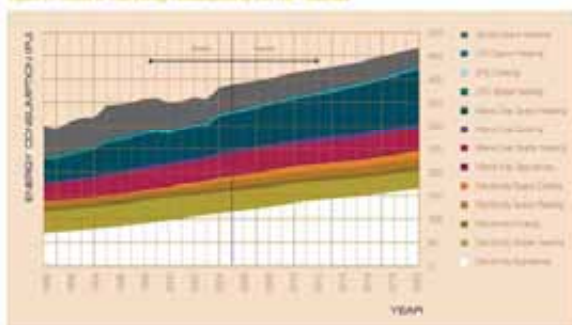


Figure 12: Trends in Total Energy Consumption by Major End-Use – Australia

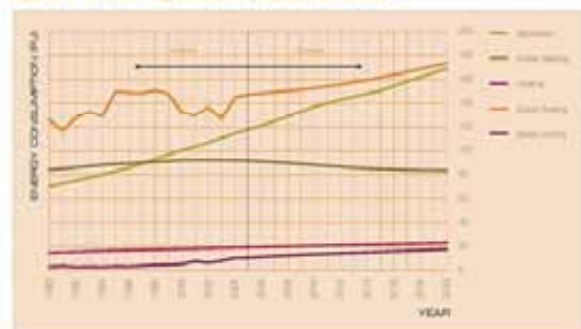
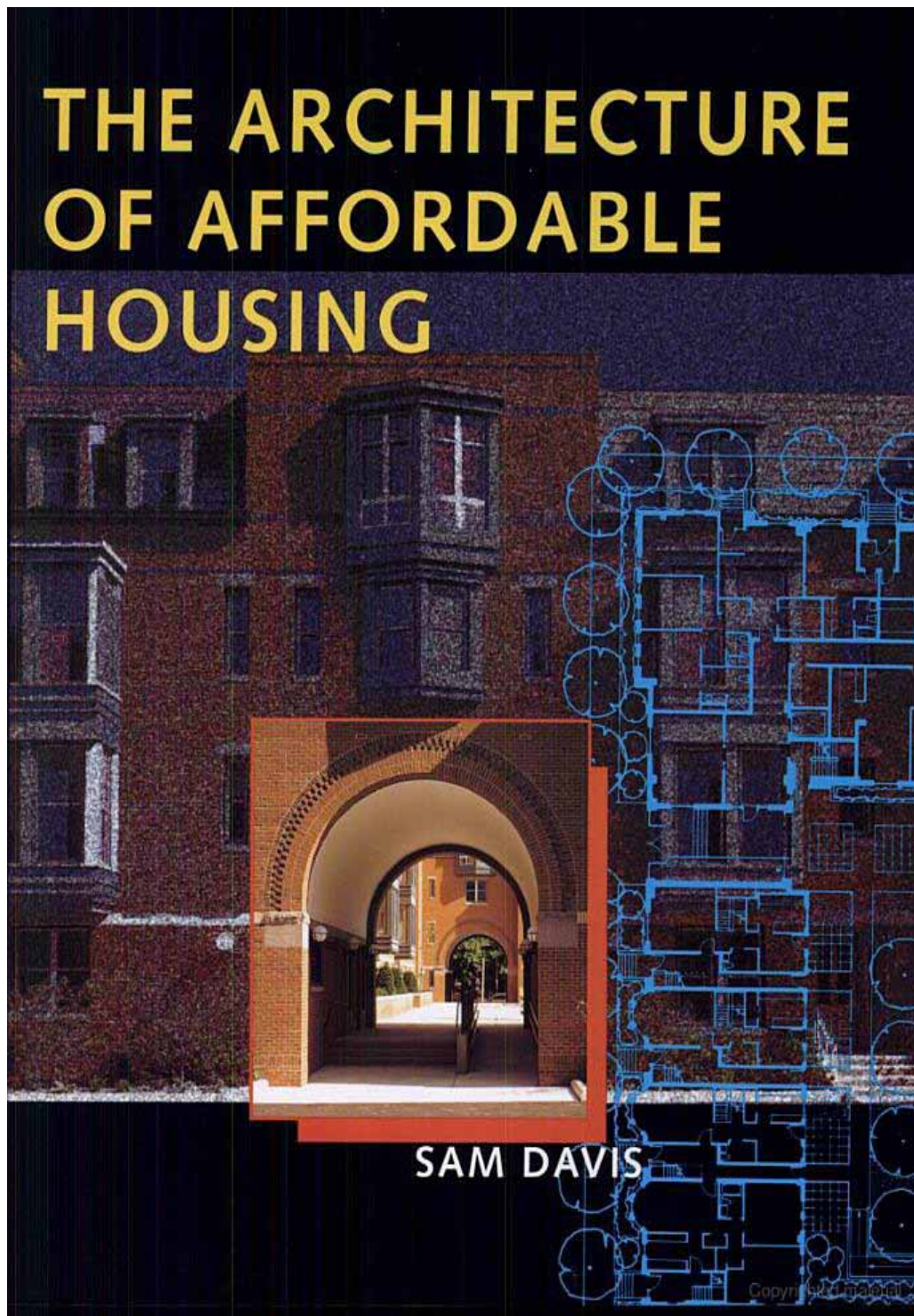


Figure 13: Results of National Household Floor Area and Number of Households Projections



“The Architecture of Affordable housing”**By David Hoicka > University of California Press**

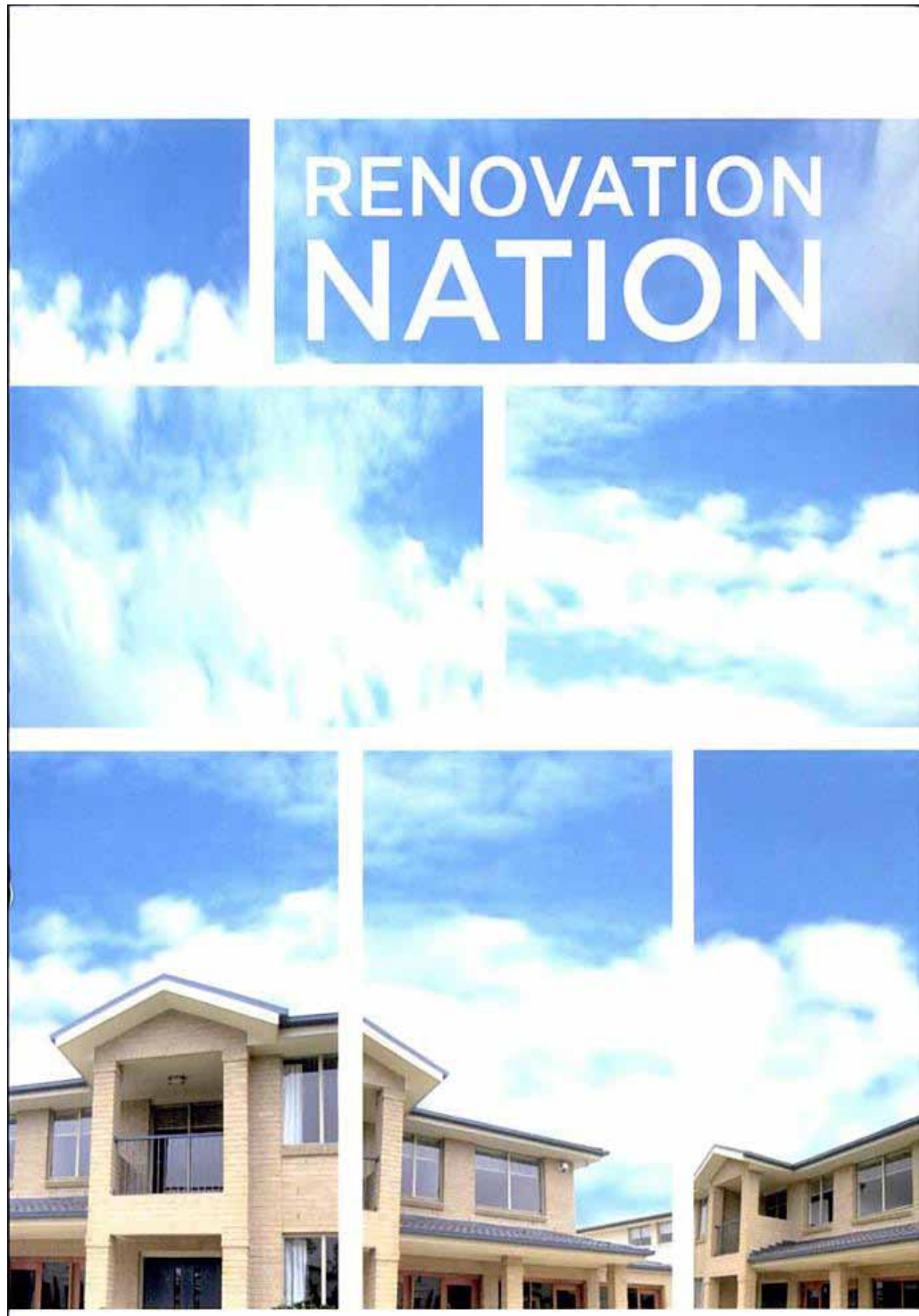
This book has assisted me in the understanding of affordable development at an international level. The book focuses on countries such as Canada, France and Italy. Showed how you can potentially create an affordable development factoring various elements such as regulations, fabrication, design and understanding of community and place



“ Renovation nation: our obsession with home”

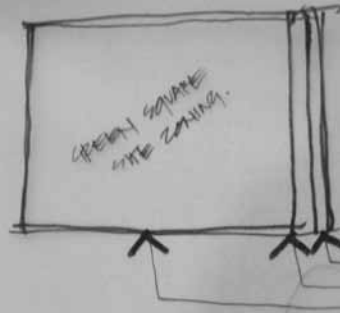
By Fiona Allon > University of New South Wales Press

This book has assisted me in the understanding of the attitudes of Australian society and their obsession with owning a McMansion. It also discussed ways in which we could live in a more dense society and still have the love of our homes.



Socio Reconfiguration.

NEW GOLD MIA.



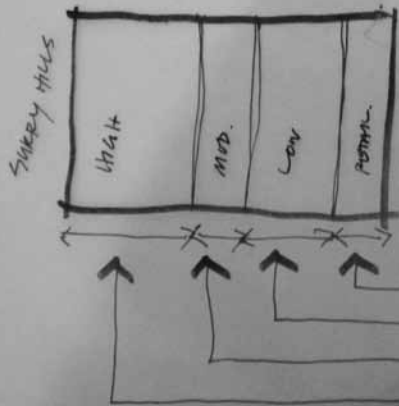
A GREEN SQUARE PLOT = 1% OF AFFORDABLE BUSINESS.
3% AFFORDABLE HOUSING.

EXISTING.

1% OF AFFORDABLE RETAIL

3% AFFORDABLE HOUSING.

REMINDER -> AFFORDABLE HOUSING -> HA



"GREEN SPACE"

10% RETAIL VIBRANT.

15% LOW INCOME AFFORDABLE HOUSING.

15% MODERATE INCOME

60% HIGH -> SELF SUFFICIENT

* Higher % of new app people to

SUSTAINABLE RESPONSE

• ENVIRONMENTAL RESPONSE TO SOLAR & GREEN SPACE AS WELL AS WATER RETENTION & REDISTRIBUTION.

• MINIMAL EXCAVATION ON SITE // USING EXISTING SITE DEPTH FOR "UNDER GROUND" HOUSING

TYPOLOGIES.

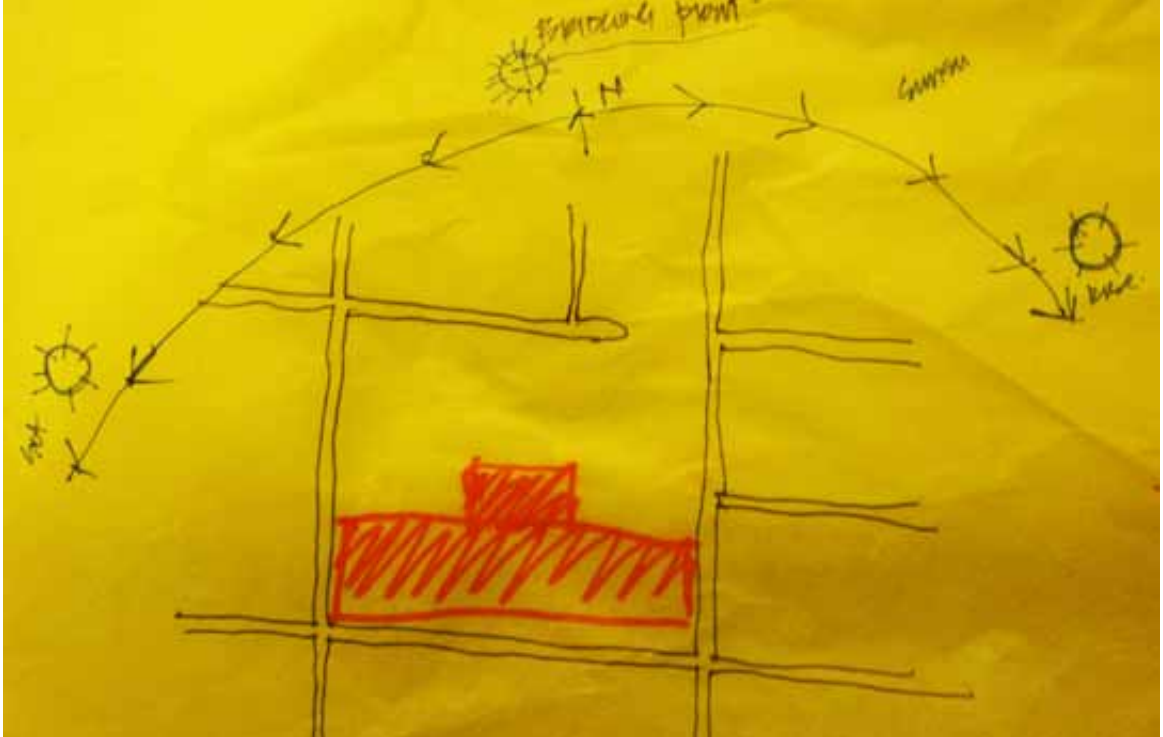
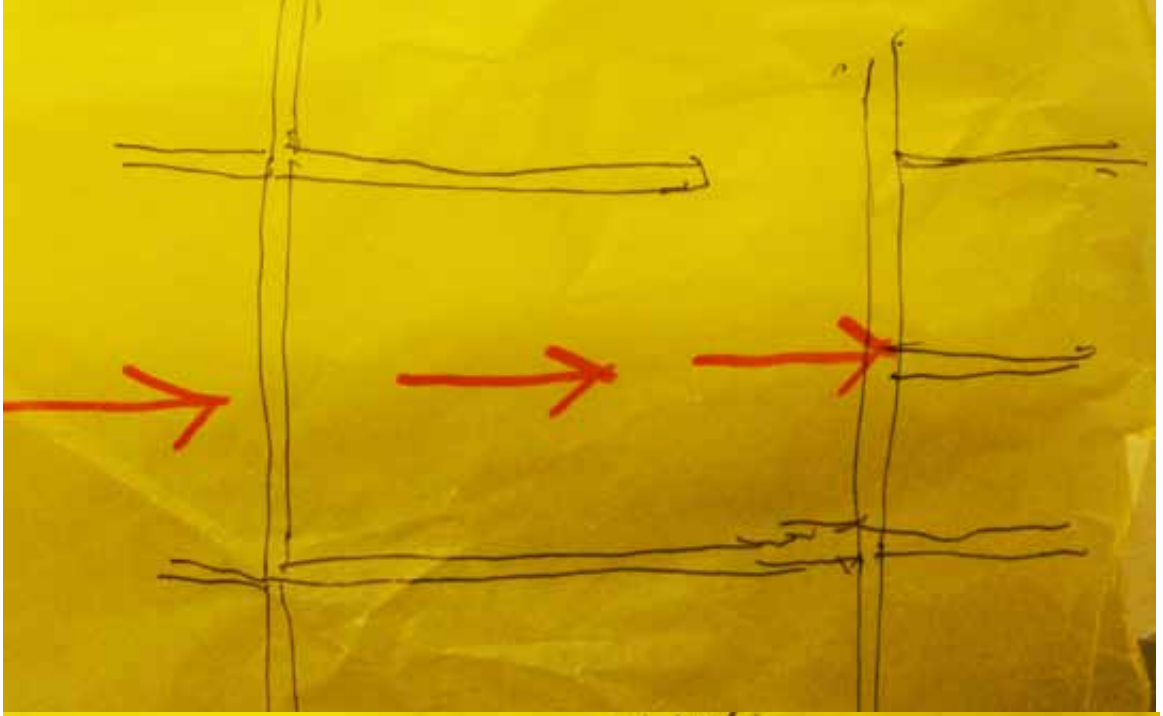
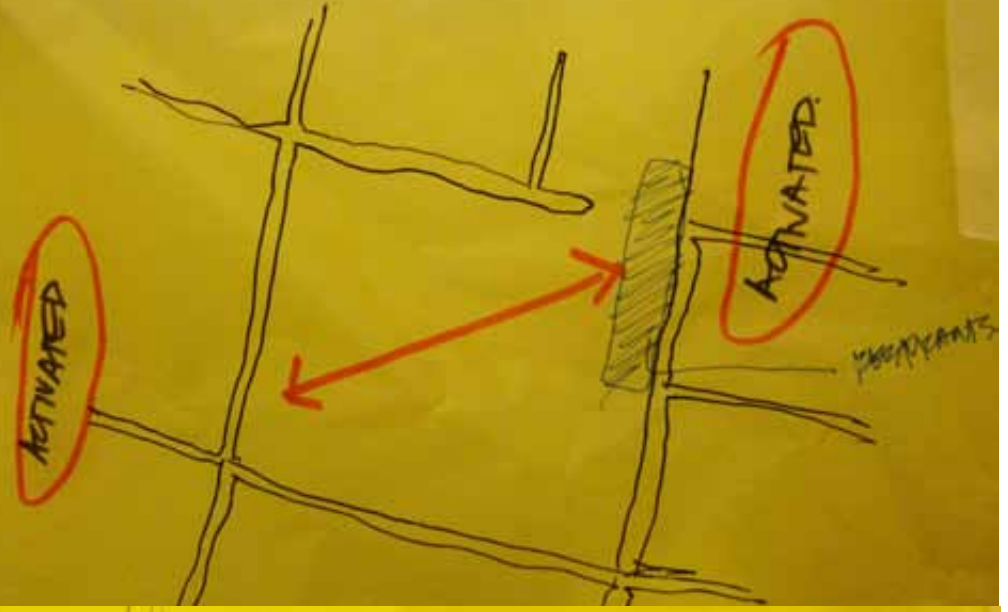
• MINIMUM CARBON FOOTPRINT. // IE. USE OF SHARE CARS.

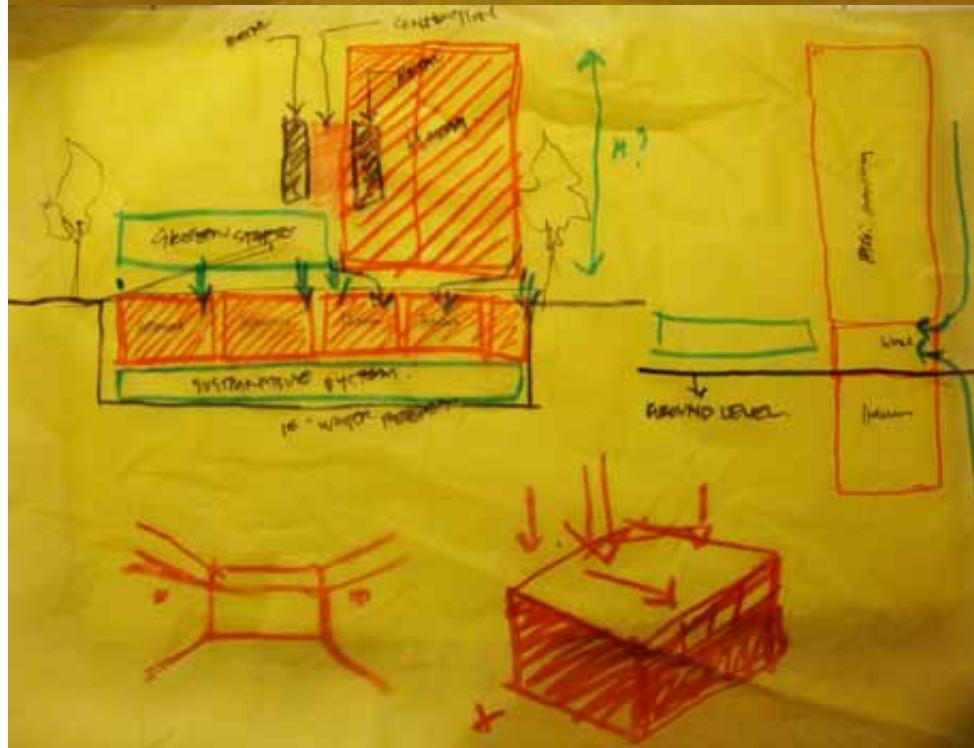
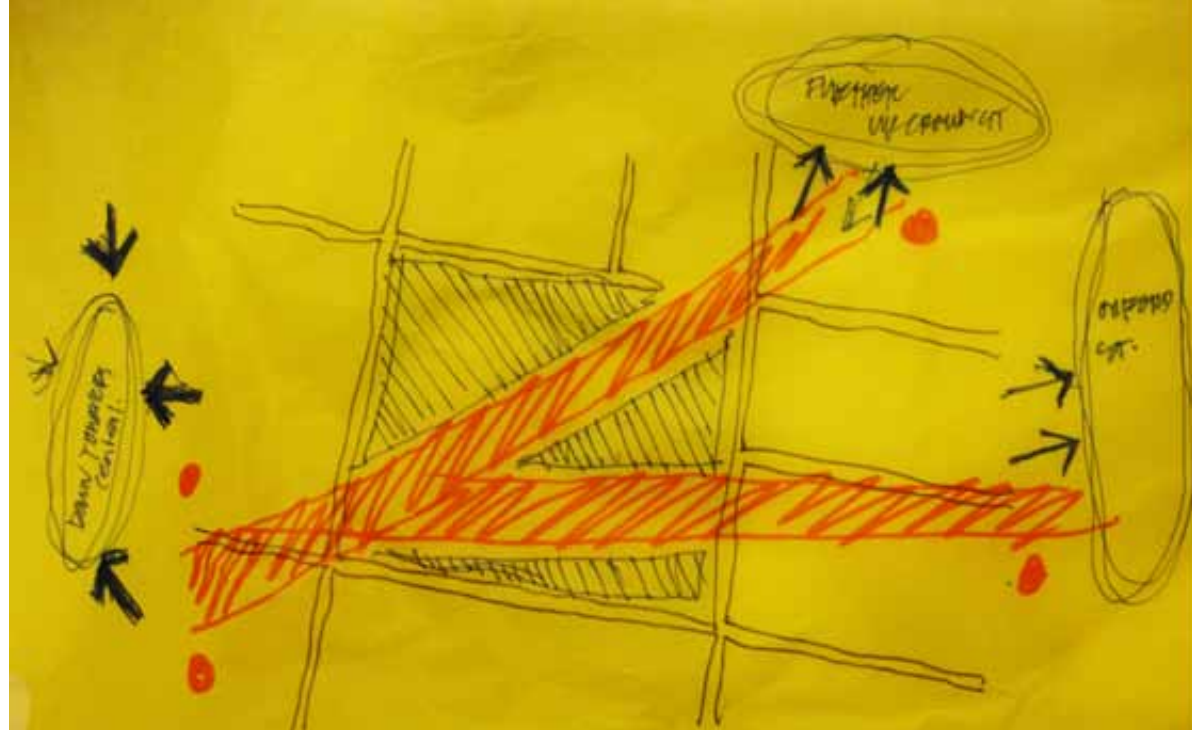
HARSH VIEWS.

• HELP TOWARDS THE SUSTAINABILITY OF REGIONS //

HAVING A GOOD QUALITY // SENSE OF SPACE.

WALKS TO GITE ← → LINKING ACTIVATED ZONE





Stage 03

“Final development”

Resources:

- *Project development
- *Precedent Studies

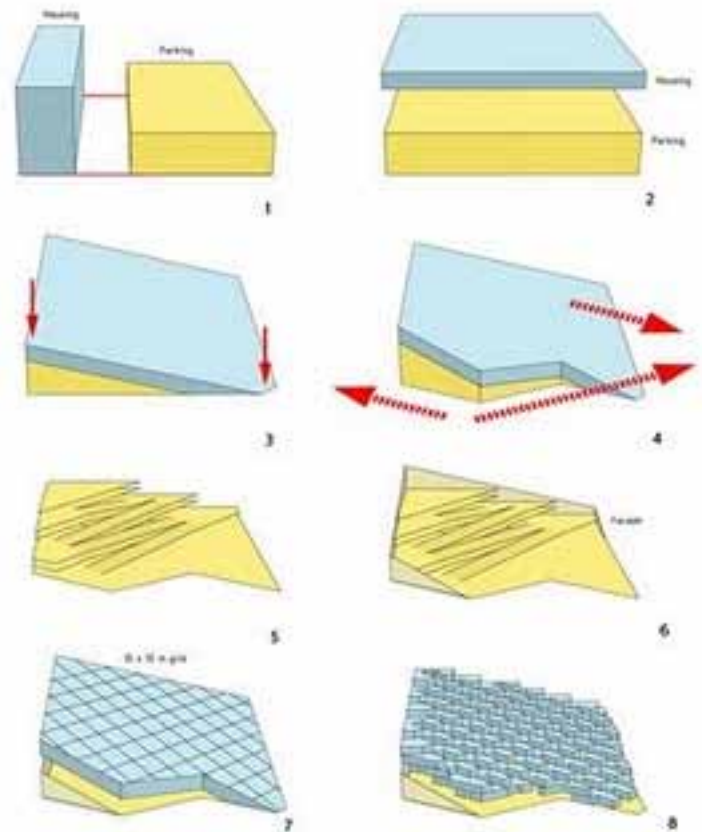
Stage 03

“Final Development”

Further development and research of the final proposal. Addressing outcomes stated in the manifesto.

“BIG - mountain dwelling.”

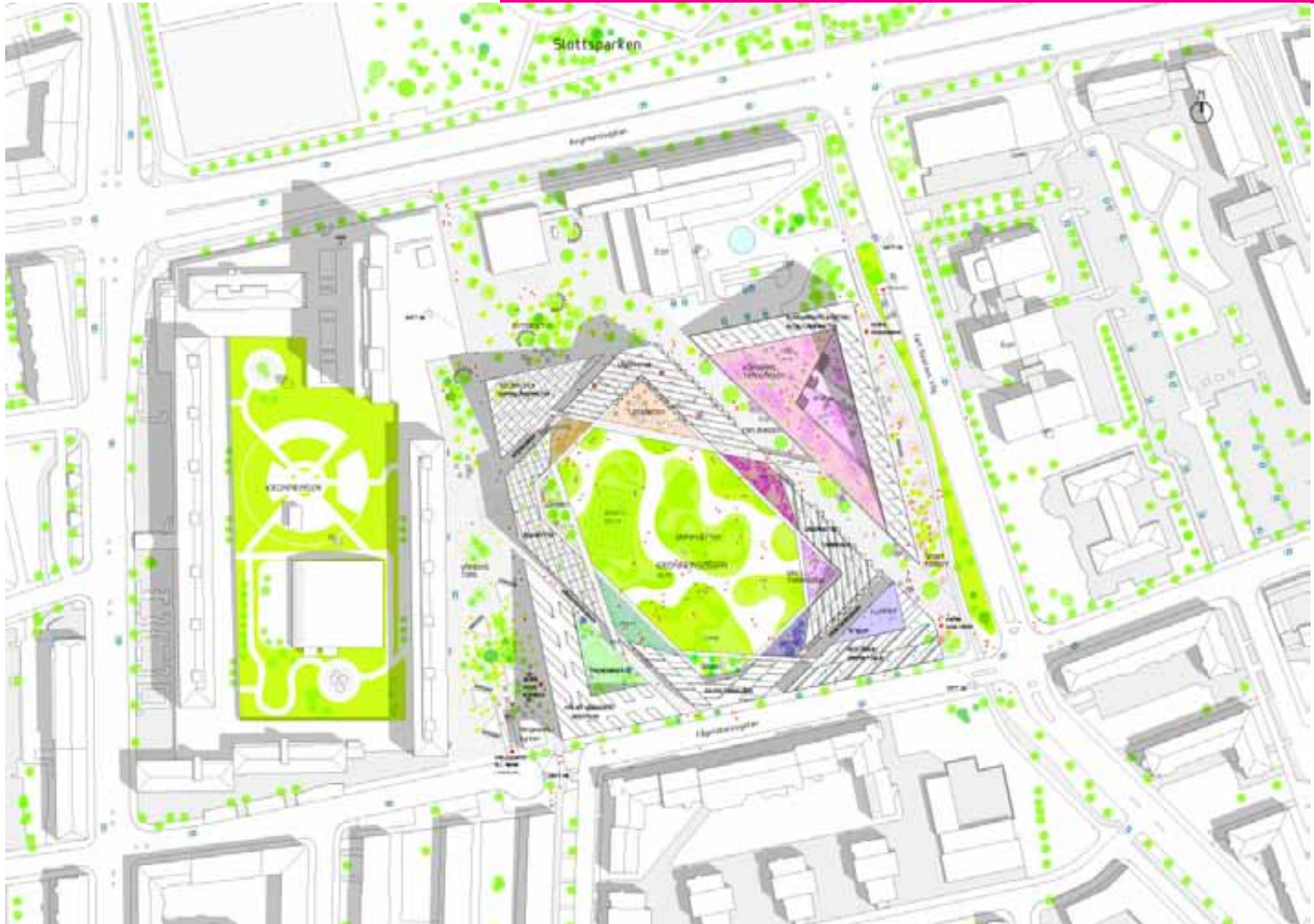
Location: Denmark
size : 33000 sqm



“BIG - World Village of Women Sports”

Location: Sweden

size : 100 000 sqm



“ESD Sun Paths”

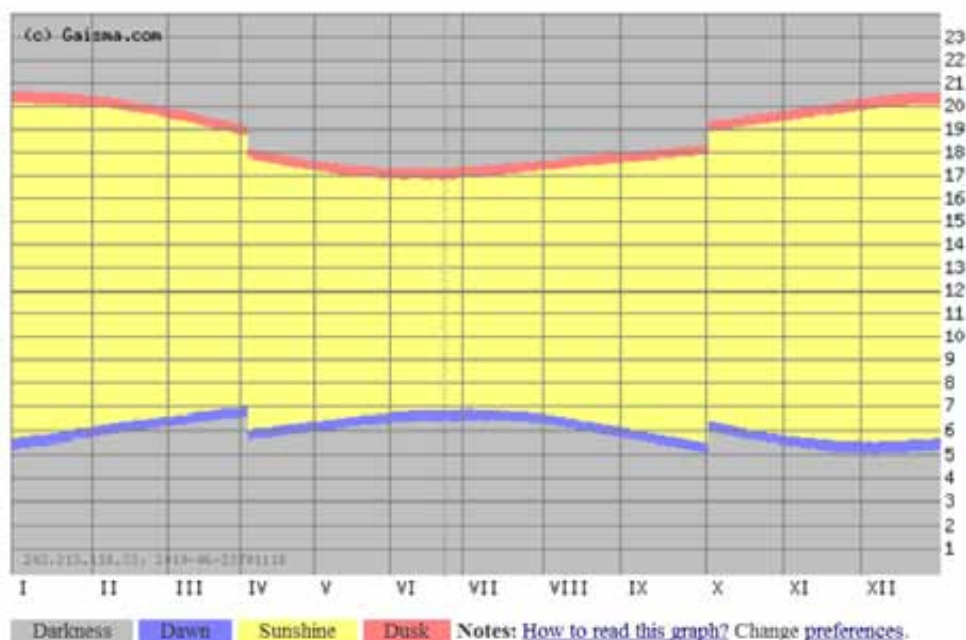
<http://www.gaisma.com/en/location/sydney-au.html>

Sydney, [Australia](#) - Sunrise, sunset, dawn and dusk times, table

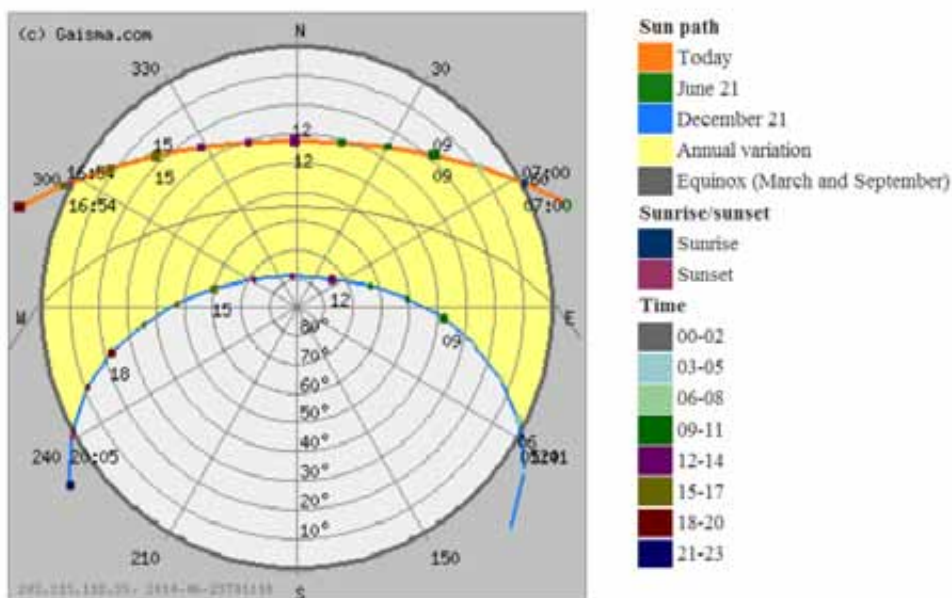
Date	Sunrise	Sunset	Length	Change	Dawn	Dusk	Length	Change
Today	07:00	16:54	9:54		06:33	17:22	10:49	
+1 day	07:00	16:55	9:55	00:01 longer	06:33	17:22	10:49	00:00 equal length
+1 week	07:01	16:57	9:56	00:02 longer	06:33	17:24	10:51	00:02 longer
+2 weeks	07:00	17:00	10:00	00:06 longer	06:33	17:27	10:54	00:05 longer
+1 month	06:54	17:09	10:15	00:21 longer	06:27	17:36	11:09	00:20 longer
+2 months	06:27	17:30	11:03	01:09 longer	06:01	17:56	11:55	01:06 longer
+3 months	05:47	17:50	12:03	02:09 longer	05:22	18:15	12:53	02:04 longer
+6 months	05:41	20:06	14:25	04:31 longer	05:12	20:35	15:23	04:34 longer

Notes: Daylight saving time, * = Next day, Change preferences.

Sydney, [Australia](#) - Sunrise, sunset, dawn and dusk times, graph



Sydney, [Australia](#) - Sun path diagram



7 Additional ESD Initiatives

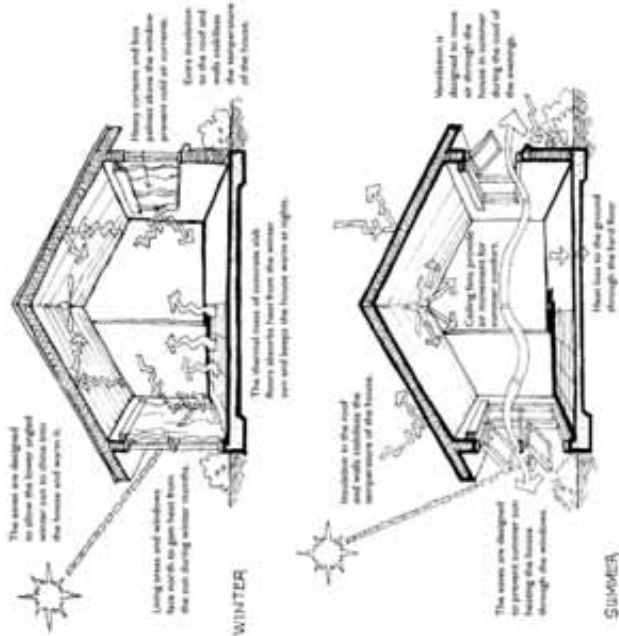
7.1 Building Form, Fabric & Orientation

The building's form, fabric and orientation will have a biggest influence on its thermal, comfort and environmental performance. A building with a carefully considered structure and orientation will perform far better than one where no consideration is given. The development will need to meet minimum requirements for BCA Section J for fabric and glazing as per the previous section.

Compensating poor building design using mechanical systems increases operating costs and does not necessarily provide adequate comfort, as occupants of many sealed glass buildings will testify.

The following factors have been considered in the design:

- Orientation
- Shading
- Structure
- Insulation
- Glazing



Principles of Sustainable Design

Orientation & Shading

The optimum orientation for a building, in terms of solar gains, is within 20° east of north, and 10° west of north. Effective shading on glazing in this range can be achieved with an overhang-to-glazing-height ratio of around 1:2 (ie. A horizontal shade half as deep as the glazing height).

Beyond this orientation range shading of windows becomes more difficult due to the lower sun angles, especially in the early morning and late afternoon, and it may be necessary to introduce vertical fins or other operable shading elements (eg external blinds), depending on the orientation.

Solar access on shopfronts is often a major consideration for tenants. The main shopfront of the supermarket has an awning provided to protect the glazing from the morning solar gain.

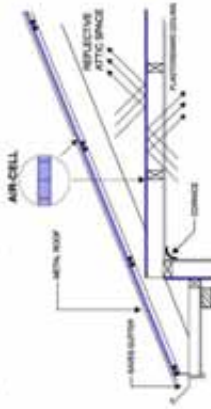
Structure & Insulation

While the minimum BCA insulation requirements for retail development in Sydney are R3.2 for ceilings, R1.8 for walls, increasing these values will provide better comfort control and energy performance. This is to be investigated in the detailed design

Options for insulation include:

- Hybrid roof insulation
- Styrofoam insulation
- Bulk insulation

Hybrid roof insulation technology such as AirCell is typically less than 10mm thick and can be installed beneath the roof material as per the roof diagram below. The two layers will give a combined R-value of approximately R3.5 provided there is a suitable air gap between the layers (~ 50mm).



Typical section showing hybrid roof insulation

- a) Hybrid roof insulation technology is typically a low volume, high performance insulation medium that combines reflective foil with low emittance, enclosed air and a thermal conduction barrier.
- b) Styrofoam insulation is an extruded polystyrene product which offers excellent insulation for low weight and thickness.



“ESD Water Management”

http://majorprojects.planning.nsw.gov.au/files/51084/T.%20ESD%20Performance%20Statement.pdf

Groundwater & Stormwater management

Stormwater run-off can have a major impact on the environment. Untreated stormwater from roads and other paved surfaces runs directly into the local stormwater drainage system, taking with it harsh chemicals and increasing the demand on an often already struggling system.

Reducing the amount of stormwater leaving the site can be quite easily accomplished through careful design of surface and run-off systems.

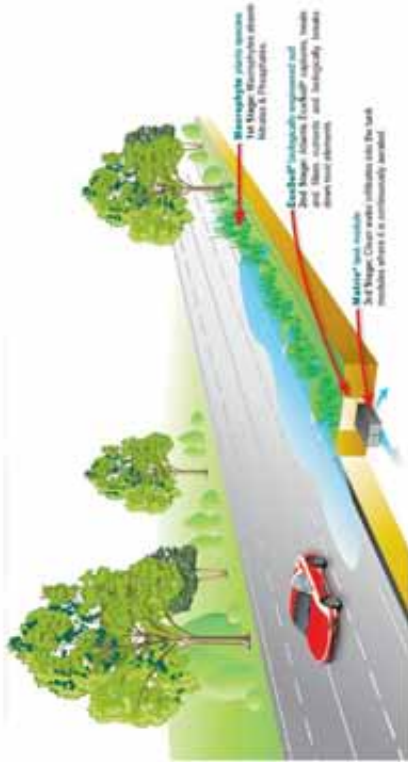
The use of pervious surfaces (in new landscaped areas) can allow stormwater to seep directly into the earth to help to recharge and dilute the saline water table. The ground acts as a natural filter for any excess water that enters the water table. Pervious surfaces could include carpark, walkways and traffic thoroughfares.



Permeable surfaces. Image courtesy of Atlantis

Roadside curbs can be made from pervious swales rather than the standard concrete drainage system. This allows water to seep directly into the earth, again reducing stormwater run-off from the site. Careful selection of plants and soils will filter the water from harmful chemicals and oils prior to the water dispersing into the surrounding earth.

These types of swales for roads on the development will be investigated. It is understood that there may be high amounts of contaminants on major roadways, and this should be a consideration when investigating such systems.



Roadside water retention system (Image courtesy of Atlantis)

Sustainable Building Materials

In addition to fitness for purpose, economy, aesthetics and availability, the selection of construction materials should reflect upon the issues of the material's environmental credibility and impact on Indoor Environmental Quality (IEQ), including:

- Resource Extraction (e.g. ecological sensitivity? old-growth forest, scarce minerals?)
- Future Recyclability (e.g. Can it be dismantled, recycled, and survive churn?)
- Recycled Content (e.g. is primary resource consumption thereby reduced?)
- Durability (e.g. Will it last?)
- Toxicity (e.g. PVC use, VOC's, cleaning products & off-gassing)
- Waste (e.g. Standard dimensions used to minimise off-cuts?)
- Cost (e.g. capital, maintenance & life-cycle cost impacts?)
- Emissions (e.g. Greenhouse & Ozone impacting gases)
- Embodied Energy (e.g. energy consumed in manufacture and distribution)



“ESD Water Conservation”

http://majorprojects.planning.nsw.gov.au/files/51084/T.%20ESD%20Performance%20Statement.pdf

OPPORTUNITY 9 water conservation

OPTIMISING WATER CONSERVATION

- Potable water reduction opportunities
- Many opportunities can be implemented quickly and cheaply to reduce water consumption. Opportunities for water reduction are as follows (these are discussed in greater detail below):
- management and monitoring
 - leak avoidance
 - efficient fixtures and fittings
 - water sensitive landscaping and
 - source substitution.

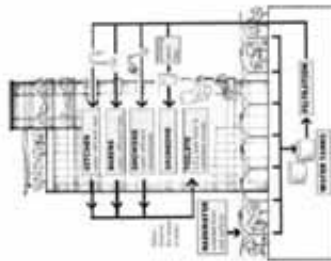


Figure 39: Water reduction methods^{61, 62}.



Figure 40: Water image. stock3D/veeD.

Management and monitoring

Regular monitoring of meters and sub-meters, either manually or by connection to the Building Management System is particularly useful in establishing base flow rates and then identifying leaks when water use exceeds normal variability ranges.

Leak avoidance

- Report of leaks to building management - building occupants should be made aware of where and to whom they can report any leaks. It is important to promptly fix any reported leakages to ensure positive feedback.
- Regular inspections of toilets, urinals, taps and showers

Efficient fixtures and fittings

Water efficiency labels are being introduced for many water-using appliances. Specification of efficient fixtures and fittings (as noted below) can reduce water wastage.

Toilets and urinals

- Toilet and urinal adjustment - adjust toilet to use minimal water
- 3 / 4 L or dual flush toilets
- Urinal flush controls - sensors
- Waterless Urinals.

A dual flush toilet replacing a single flush unit in an office building will save approximately 360 litres each working day (90 L per year) in a female toilet, an annual financial saving from potable water above of about \$90 or more. For a male toilet this saving will be about 40 L/year. For the Edmund Barton building in Canberra, with approximately 2800 staff, this would mean an annual saving of more than 9 ML, or \$11 000 for a cost of about \$40 000, a

Showers

- Flow regulators - need good advice on type as some may result in an inadequate shower
- AAA or AAAA showerheads - made to increase pressure so as to still provide a good shower.

Taps

- Flow restrictors or tap aerators
- Automatic cut-off and sensor operated taps

Cooling towers

- Making sure float valves are set correctly
- Installing a conductivity meter and automating the blow-down system to a pre-set conductivity level (Total Dissolved Solids concentration) of the re-circulating water
- Implementing 'performance-based' maintenance
- Reducing heat loads by improving the energy efficiency of the building and energy services, which will also reduce the heat load on chillers and cooling towers

Stormwater recycling can be encouraged at minimum cost to Government. Rainwater tanks connected to roofs provide a reliable source of water for gardens, toilet flushing, washing and hot water. Stormwater storage underground, which could form part of an on-site stormwater retention/evaporation system, can also be incorporated into buildings.⁶⁴



Figure 42: Rainwater Cisterns car park designed to collect rainwater into tree trunks. Darwin City Council.

- Improving the overall efficiency of chillers through plant upgrades or waste heat recovery

Further options for improving efficiency in cooling towers can be found in Sydney Water's Best Practice Guidelines for Cooling Towers in Commercial Buildings.

www.sydneyswater.com.au/Publications/BestPracticeGuidelinesforCoolingTowers.pdf

Sprinkler water testing

- Ensure sprinkler testing water can be captured for reuse
- Preferably, use captured water for potable uses

Water sensitive landscaping (Xeriscaping)

- Use native and indigenous plants for the garden as they require less water compared to exotic varieties
- Use mulch in the landscape to minimise the loss of water from the soil by evaporation
- Schedule the irrigation time using timer controls so that irrigation is done after sunset, to minimise loss of water to evaporation
- Install soil moisture sensors

Source substitution

Other than water efficiency measures, there are three additional options for reducing water use from mains, the first is to collect and use rainwater, the second to reuse grey water and the last to recycle all waste water.

Rainwater

Water collected off the roof of a building is dependent on collection area, rainfall and amount of space available for water storage tanks.

Grey water

Grey water is from showers, clothes washing and non-kitchen sinks. For most commercial and other

OPPORTUNITY 9 water conservation

The Green Lease and accompanying EMP give the following suggestions for integration into the 7 steps of water:

- establish a water management strategy based on audits and monitoring
- implement all cost effective water efficiency measures and
- achieve the agreed Water Reduction Target of 10 ML/100 kVA/year

www.greenlease.com.au/green-lease-emp

If water management is included in the EMP, scope then a similar schedule of 10 ML and targets should be provided. NABERS should be used for water performance assessment. www.nabers.com.au

government buildings the amount of grey water is not significant since there is little water generated from these sources. Local regulations will need to be investigated to see the classification of grey water. In some states treated grey water is seen as waste (or black water and therefore such systems need the appropriate authorisation to approve its reuse. In Canberra, the John Gorton building has been recycling grey water since the late 1990s.

Waste or Black water

This is water from kitchens and toilets and recycling is possible with current technology but requires appropriate permits and a thorough system of maintenance and monitoring. There are two types of recycling - biological (using bacteria and worms) and mechanical (using filters). Some examples include the 600 building in Melbourne that uses a biological system and CH₄ that uses a mechanical system.

64 EA (2002) Blockwater in Urban Stormwater Management in Australia, Cheltenham Australia. Canberra: Environment Australia. <http://www.environment.gov.au/australia/blockwater/blockwater.pdf>

“Green House Design Principle”

<http://attra.ncat.org/attra-pub/solar-gh.html>



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Solar Greenhouses

Barbara Bellows, updated by K. Adam

NCAT Agriculture Specialists

© NCAT 2008

ATTRA Publication #IP142

Abstract

This resource list discusses basic principles of solar greenhouse design, as well as different construction material options. Books, articles and Web sites, and computer software relevant to solar greenhouse design are all provided in a resource list.

Table of Contents

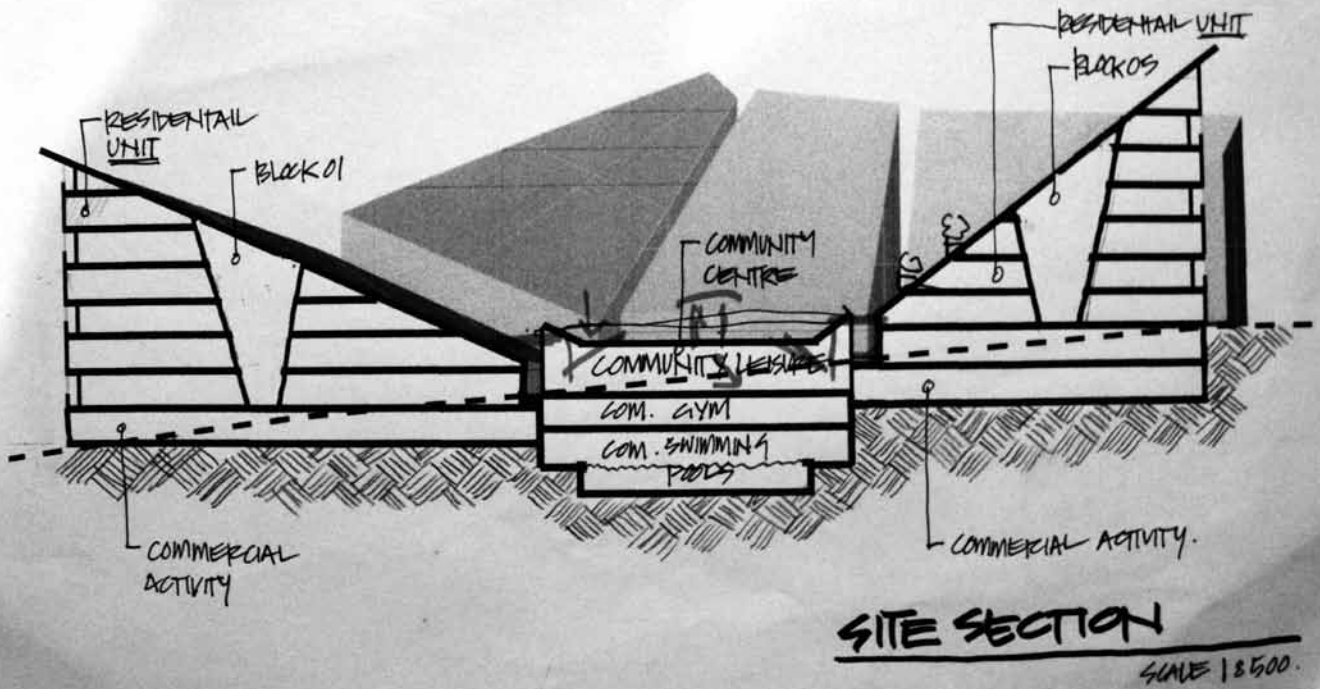
- [Introduction](#)
- [Basic Principles of Solar Greenhouse Design](#)
- [Solar Greenhouse Designs](#)
- [Solar Heat Absorption](#)
- [Solar Heat Storage](#)
- [Insulation](#)
- [Ventilation](#)
- [Putting It All Together](#)
- [References](#)
- [Resources](#)
 - [Books](#)
 - [Articles, Fact Sheets, and Web Sites](#)
 - [Computer Software](#)

Introduction

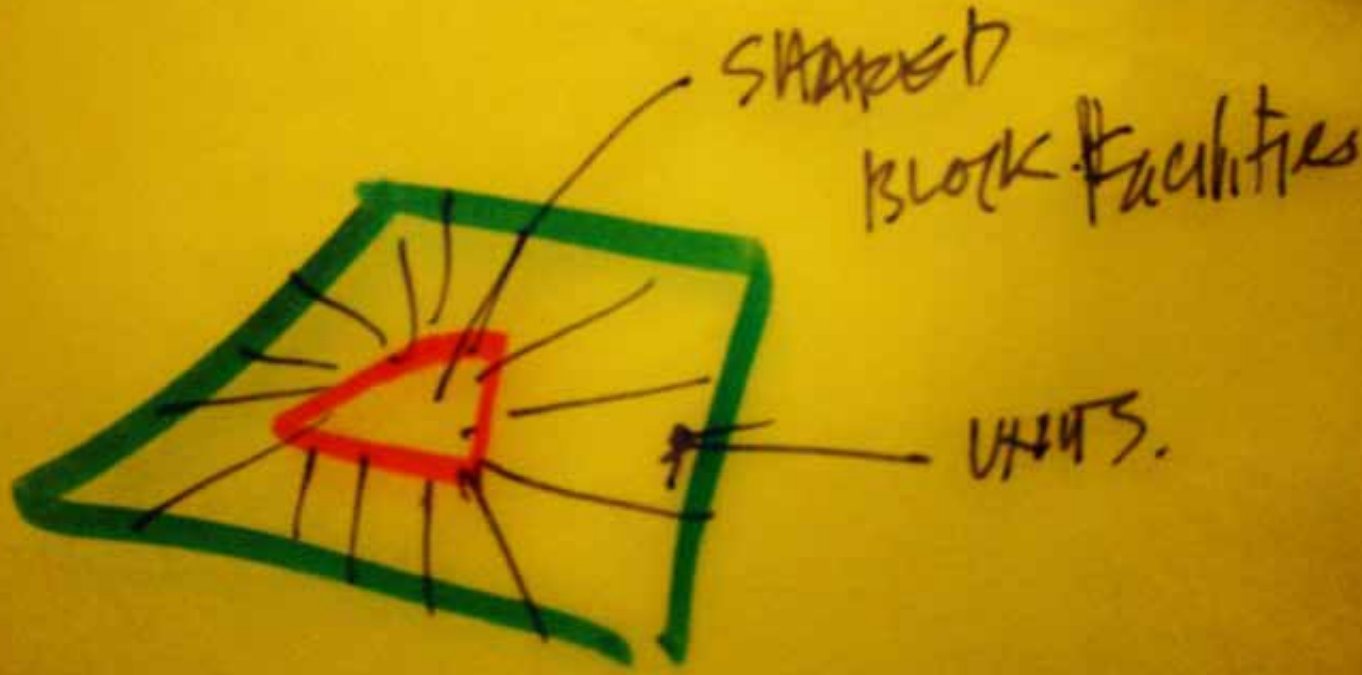
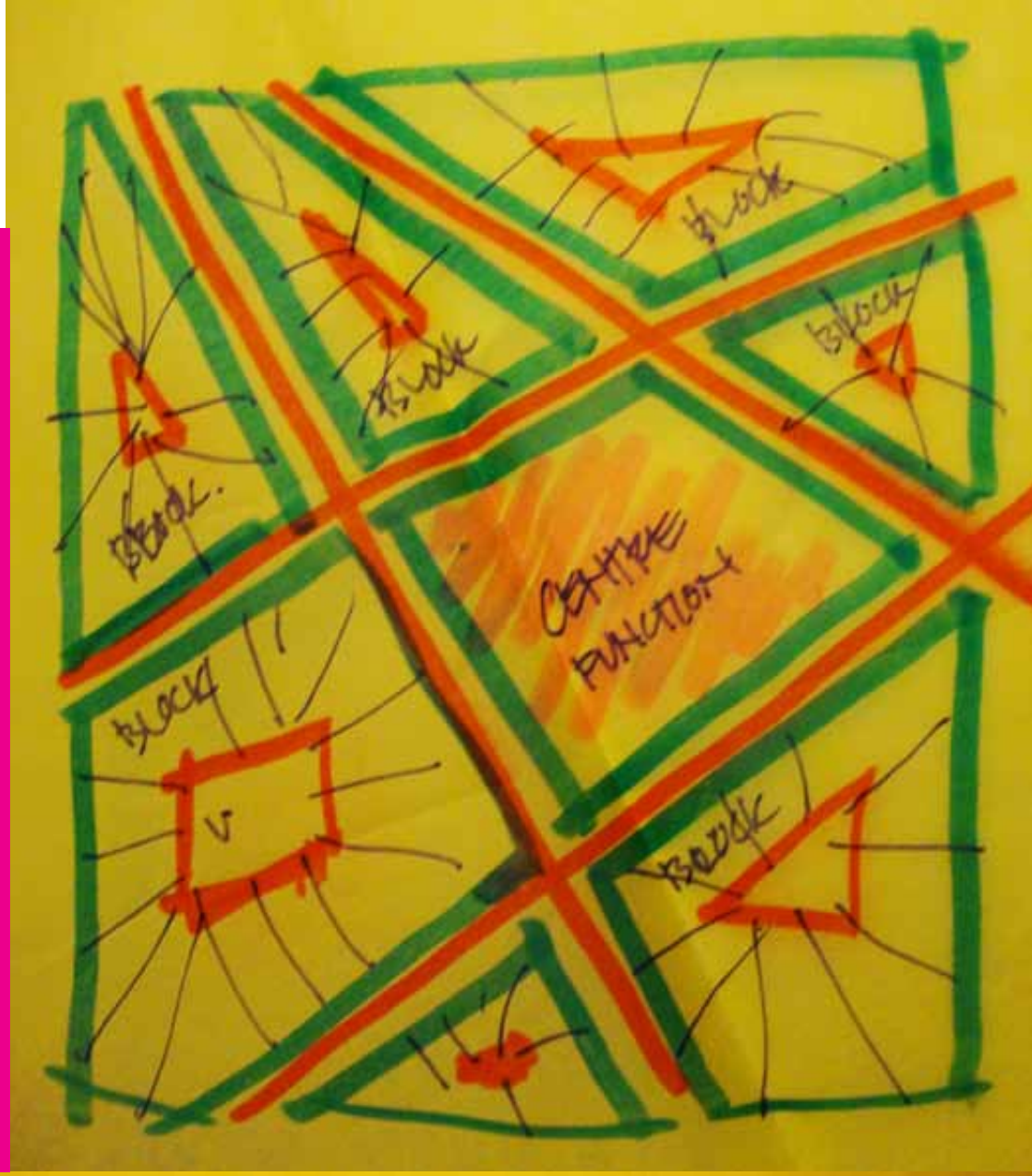
Since 2000, U.S. greenhouse growers have increasingly adopted high tunnels as the preferred solar greenhouse technology. Rigid frames and glazing are still common in parts of Europe, and in the climate-controlled operations in Mexico and the Caribbean that produce acres of winter crops for North American markets. (For more on climate-controlled technology, see Linda Calvin and Roberta Cook. 2005. "Greenhouse tomatoes change the dynamics of the North American fresh tomato industry." *AmberWaves*. April. Vol. 3, No. 2.)



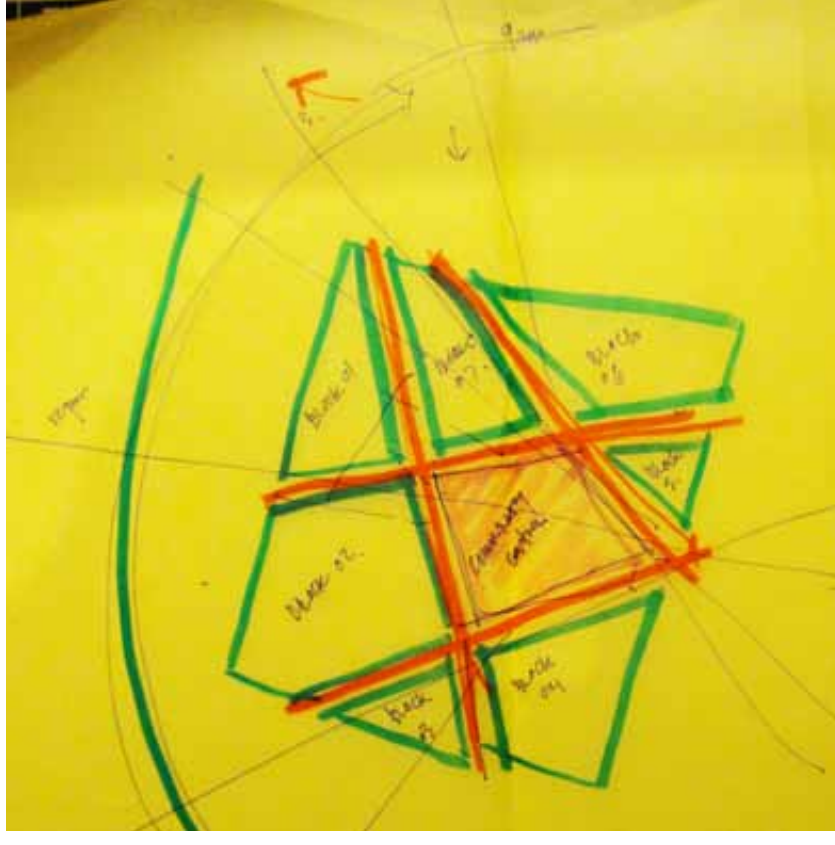
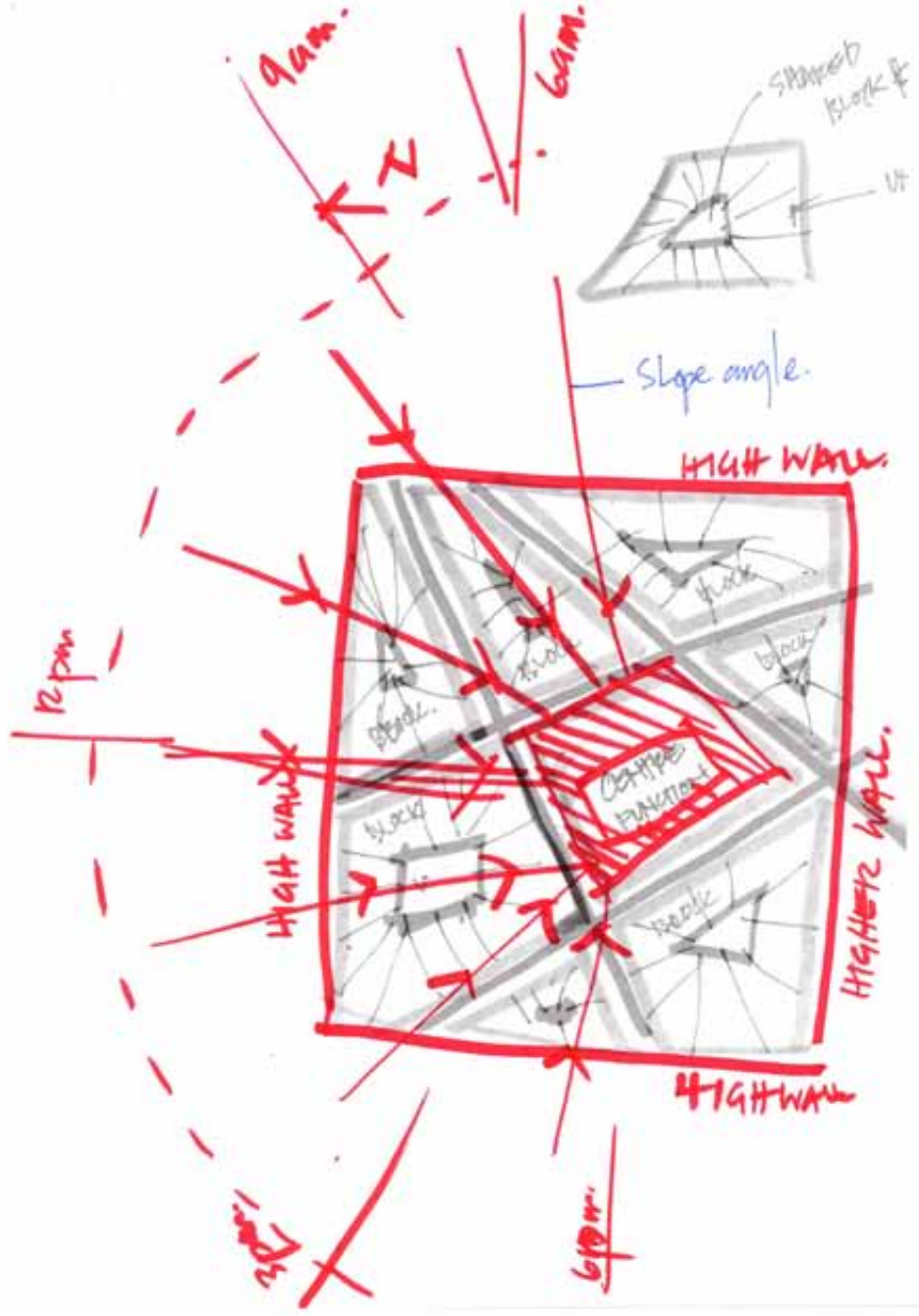
Kansas City Center for Urban Agriculture.
Photo: NCAT



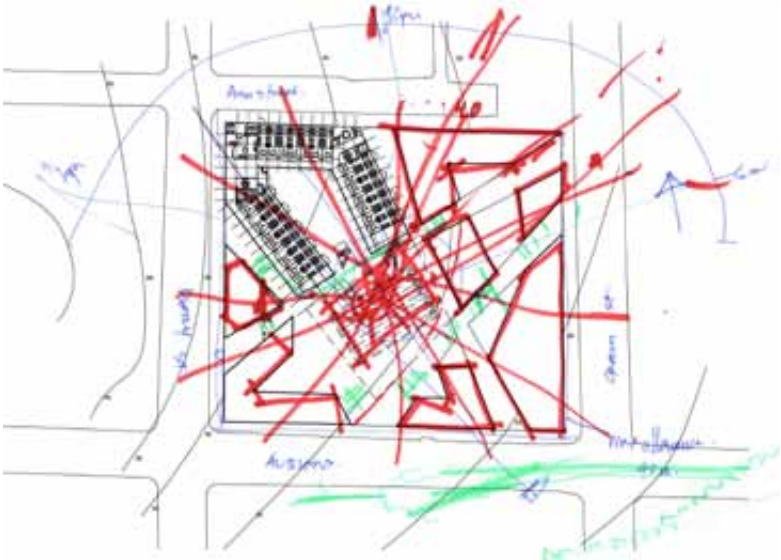
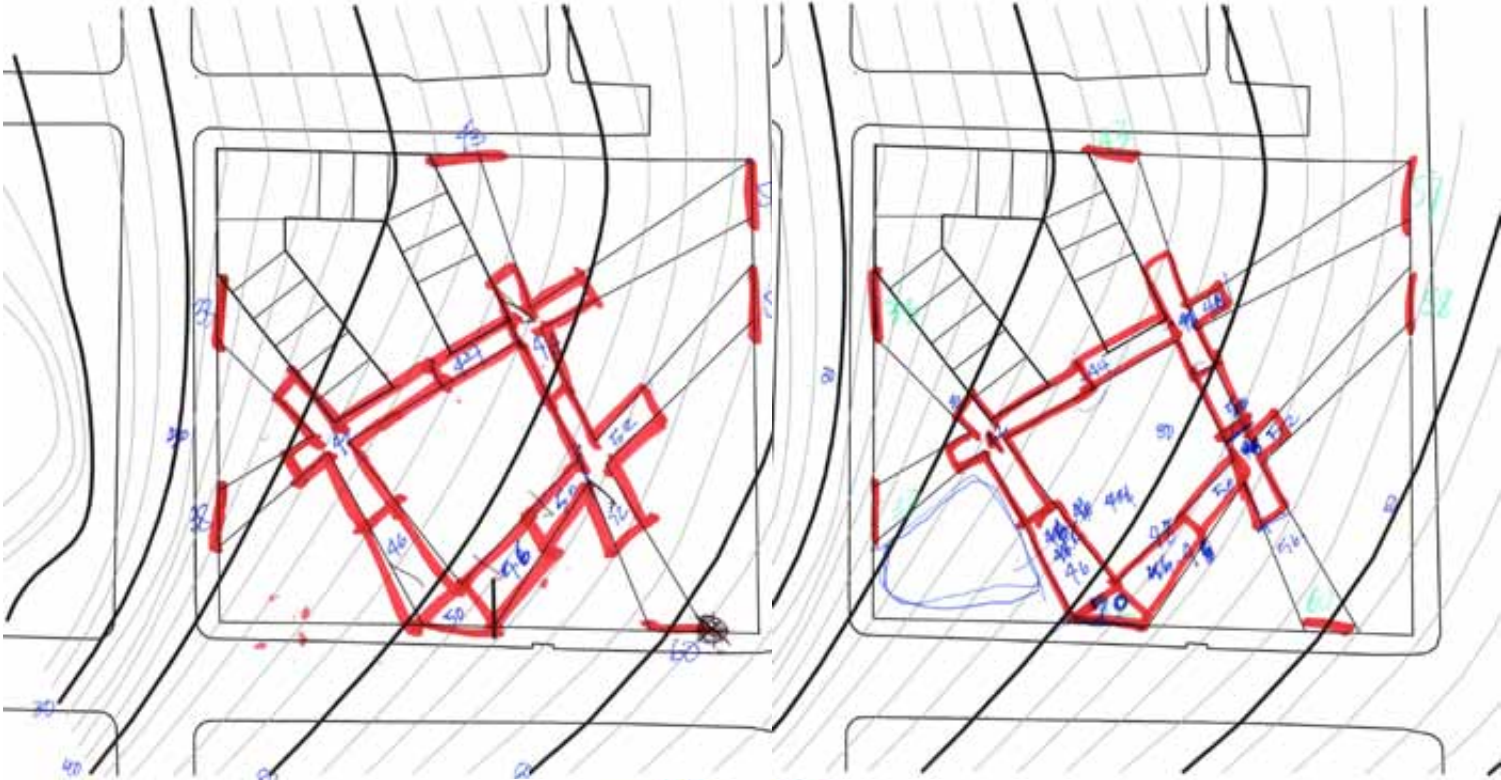
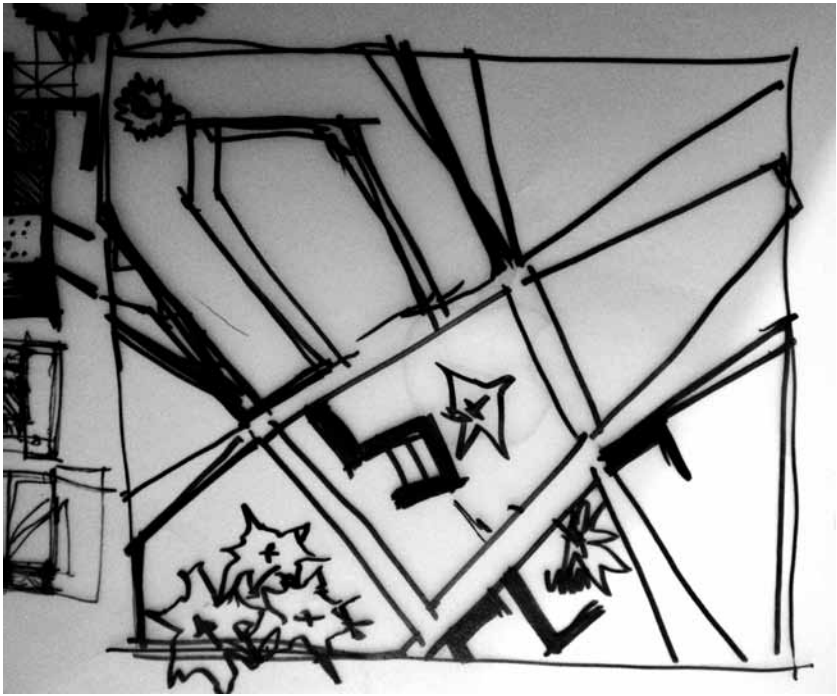
After analysing centric design submission in Stage 2, i redefined the circulation paths to and around the site; which allowed the site to be split in 8 blocks which would now house the programs as stated in the manifesto.

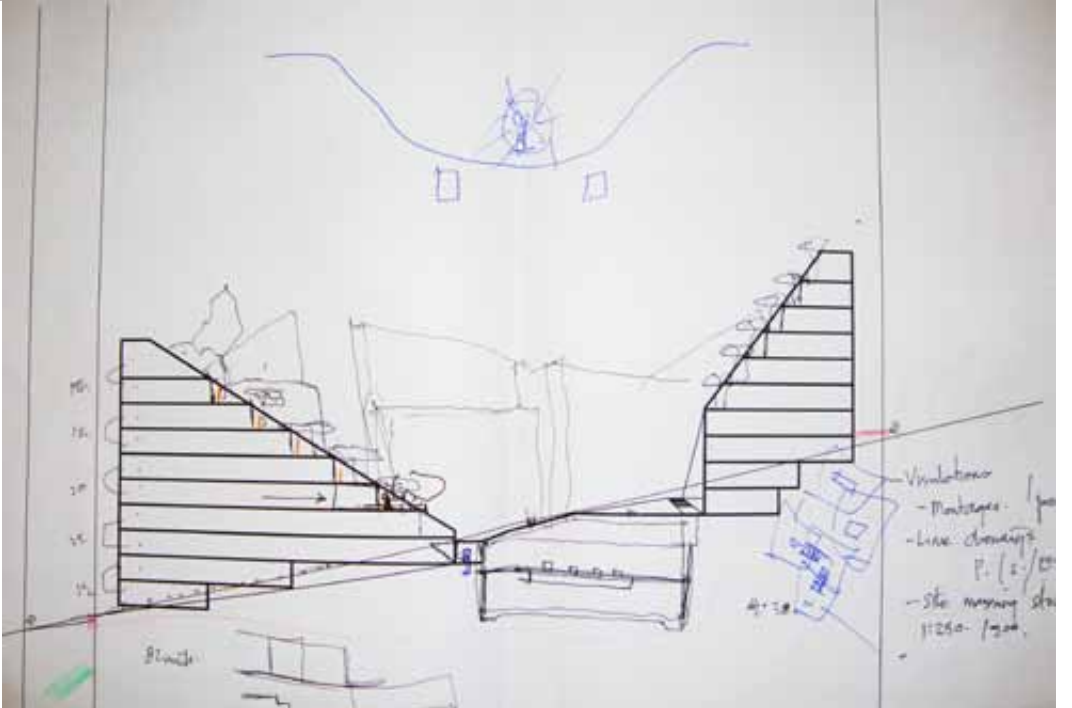
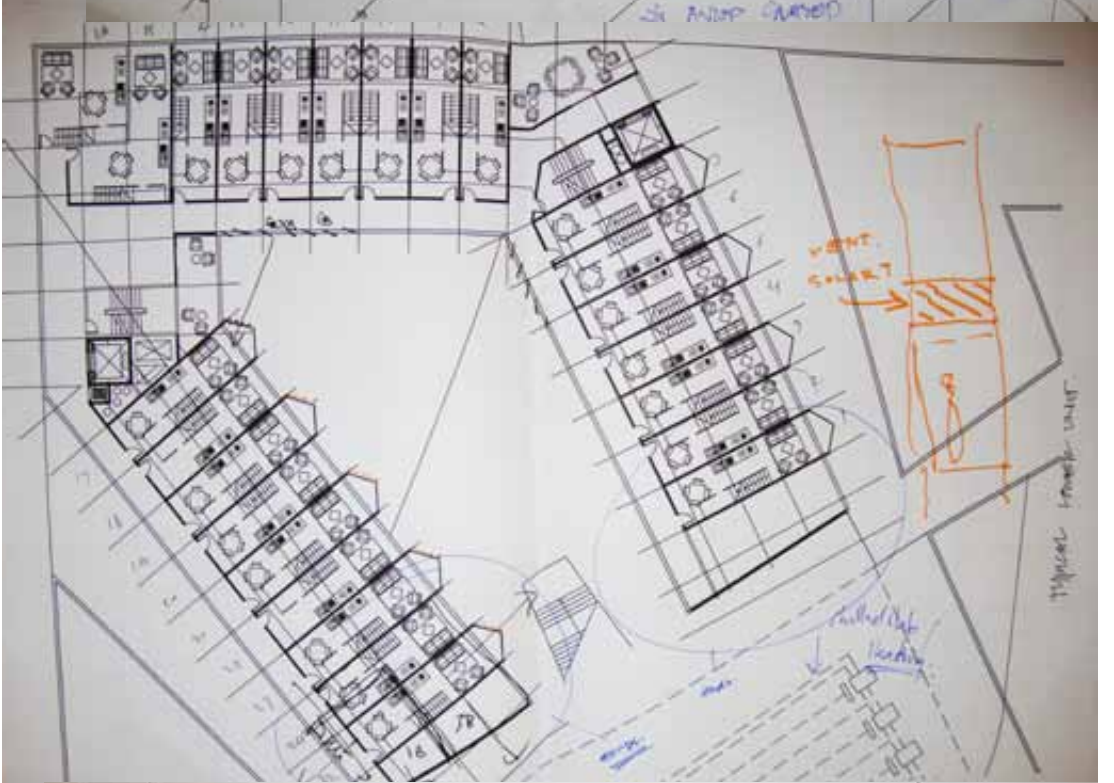


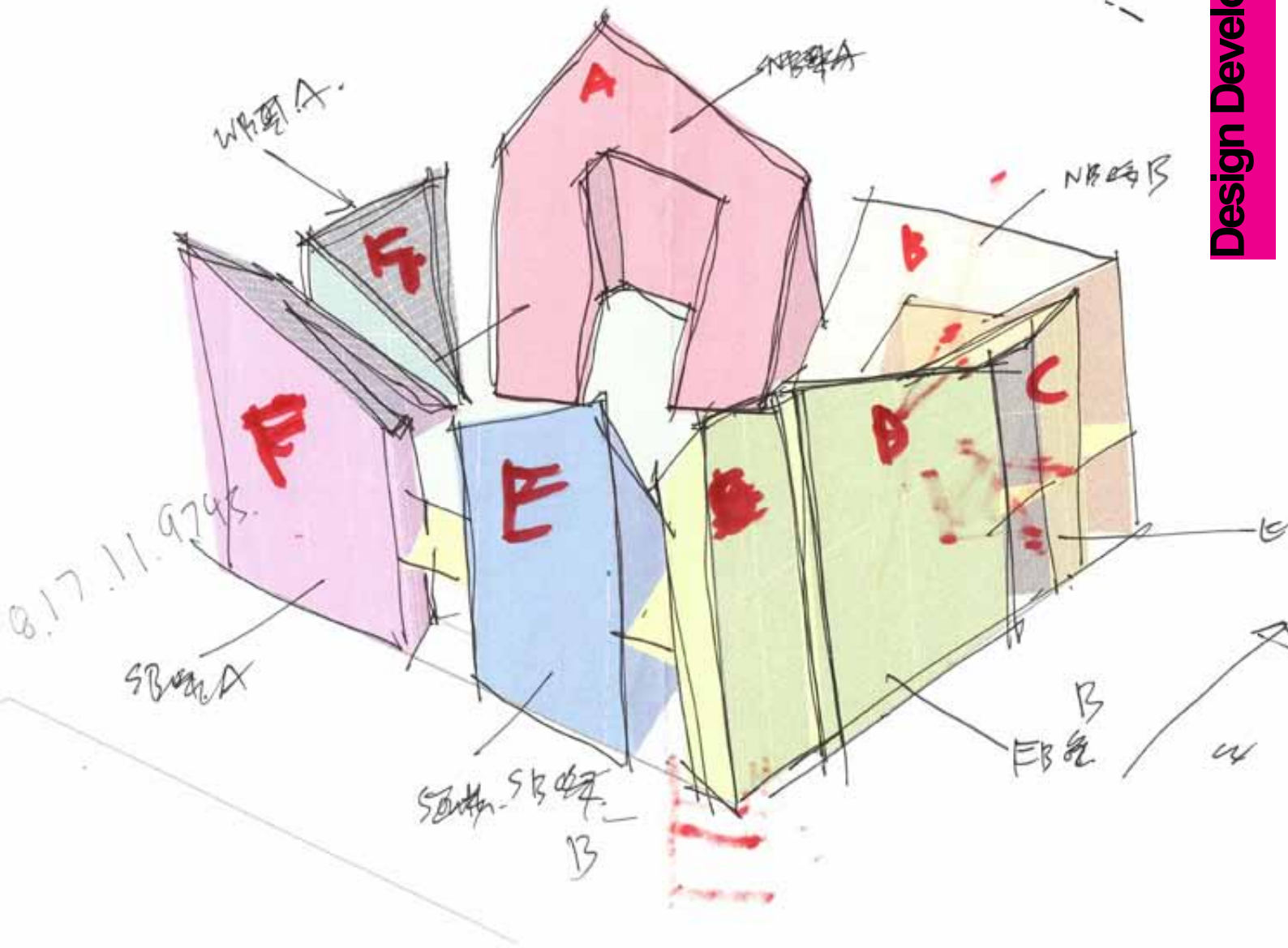
Overlay of ESD principals ; Solar Access and Wind Corridors



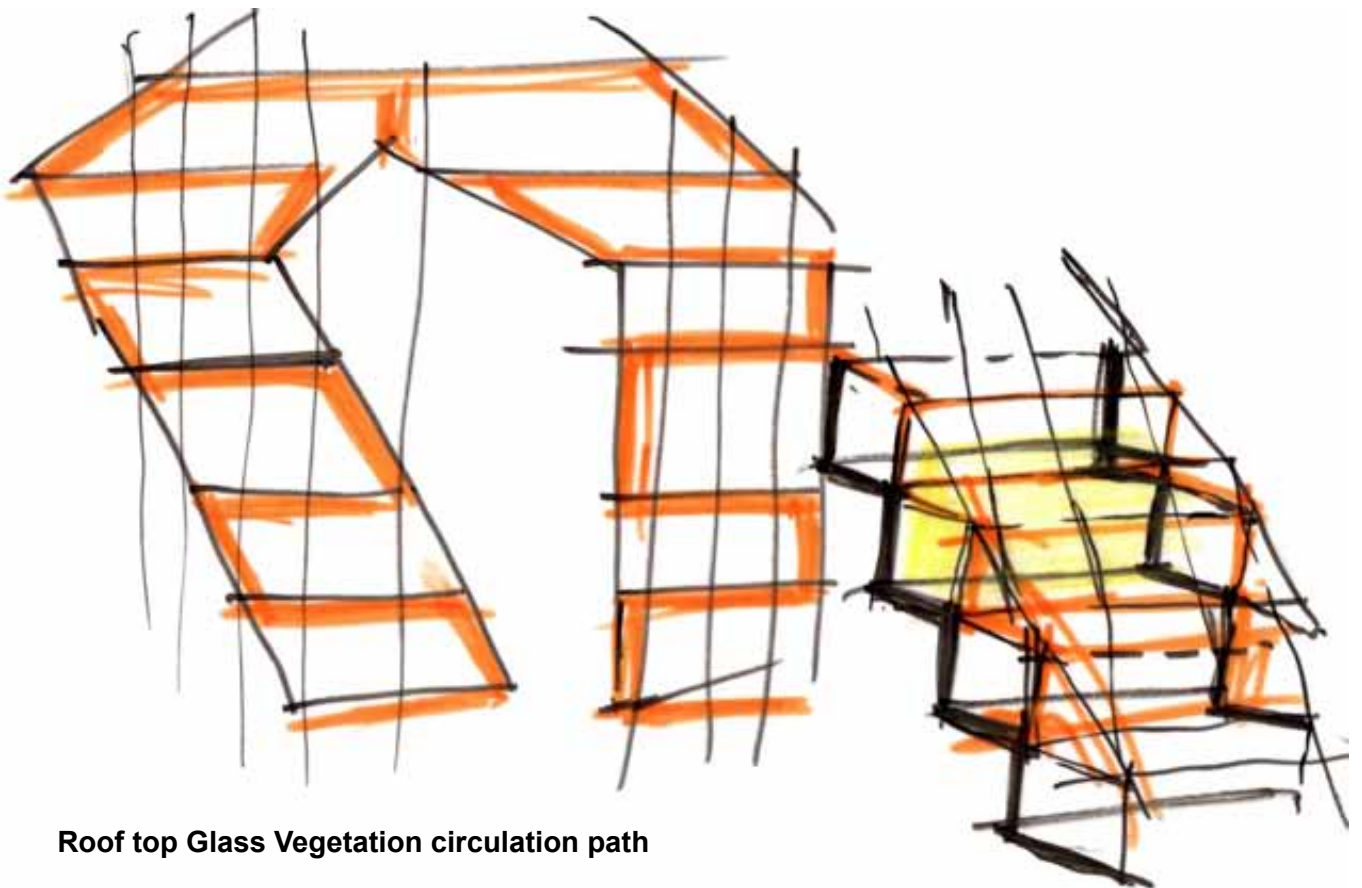
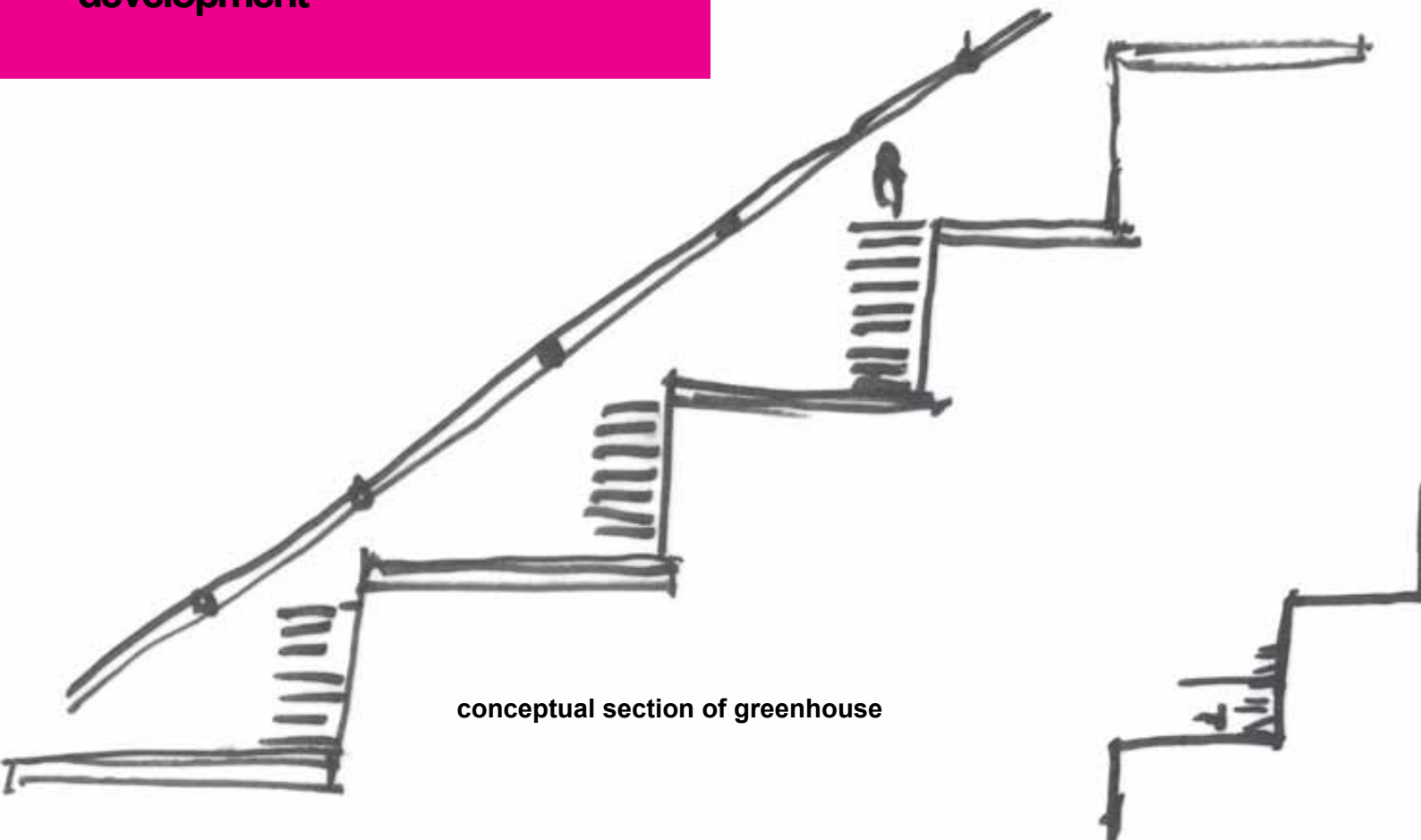




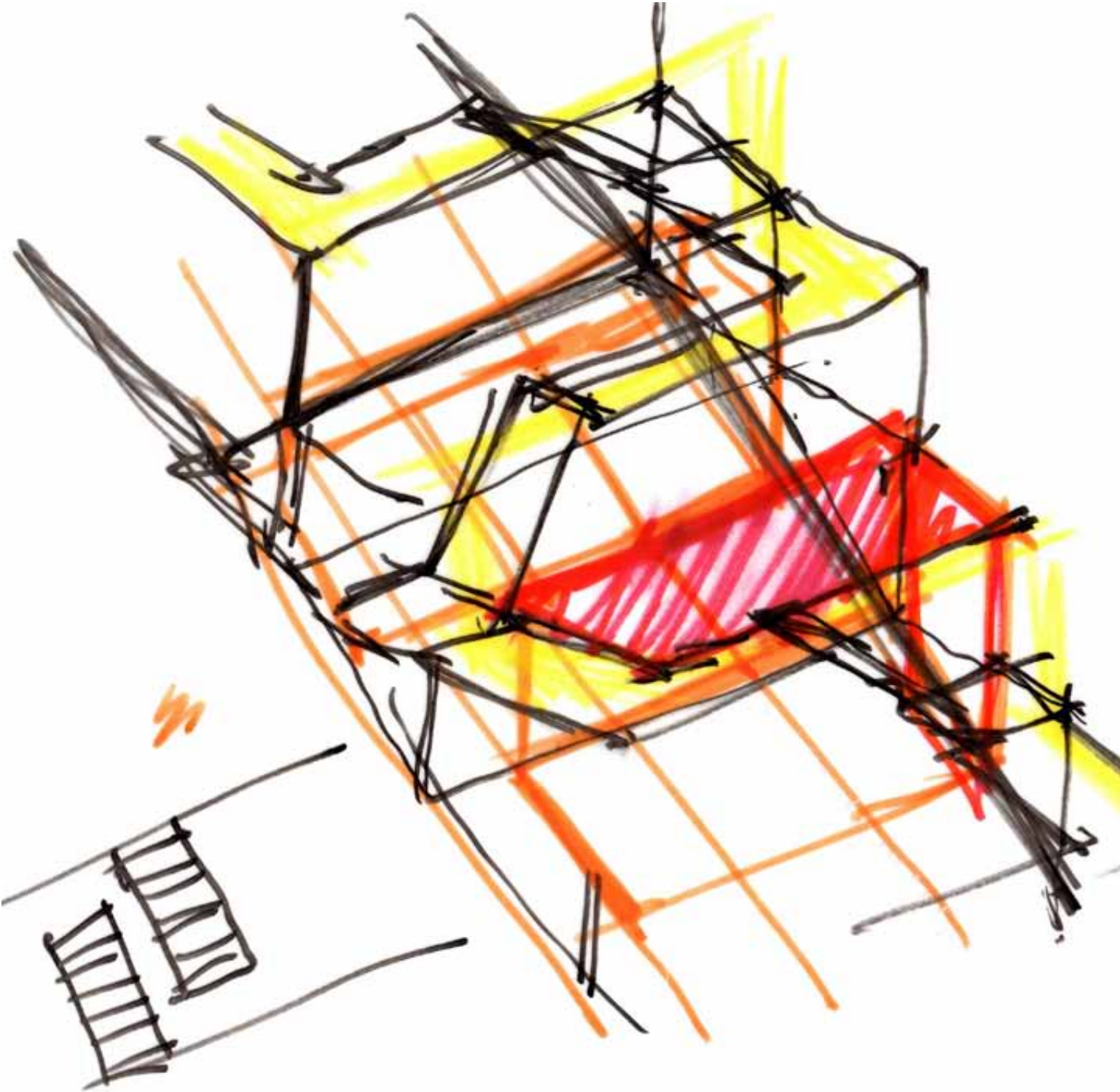




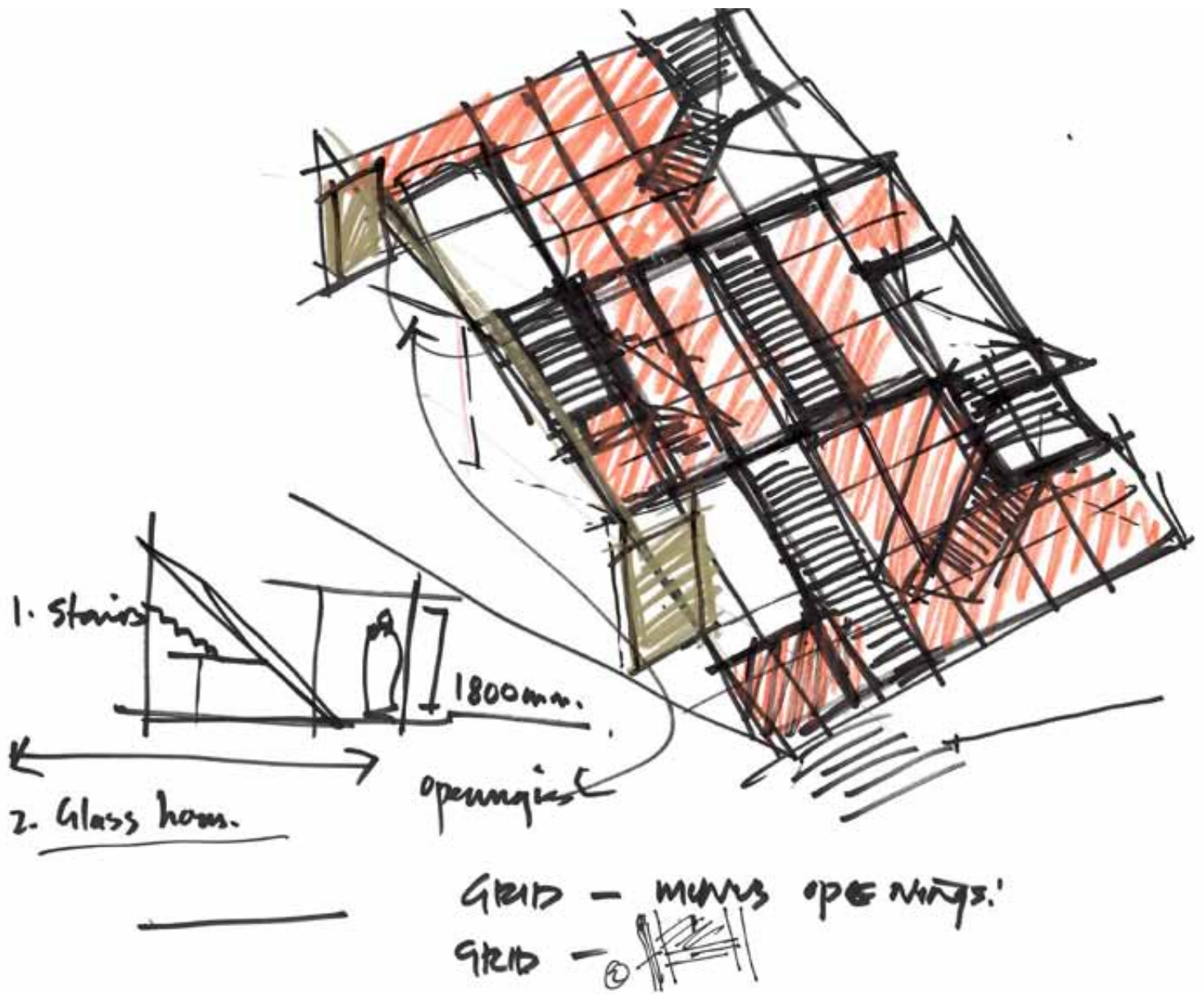
“ Green House design development”



“ Green House design
development”



“Green House design development”



“ Green House design
development”

